"All the News That's Fit to Print."

The New York Times.

THE WEATHER
Rain, warmer today; snow or rain, colder tomorrow; fresh to strong shifting winds.
☞For full weather report see Page 15.

VOL. LXIV...NO. 20,827. NEW YORK, MONDAY, FEBRUARY 1, 1915.—SIXTEEN PAGES. ONE CENT In Greater New York, Jersey City and Newark. { Elsewhere TWO CENTS.

SILENT GUN KILLS A FAMILY OF FOUR

Herman Auerbach Slays Wife, Daughters, and Himself at 386 Central Park West.

SON, SPARED, FINDS BODIES

Women All Asleep When Rifle with Maxim Device and Dum-dums Ends Their Lives.

FINANCIAL LOSS THE CAUSE

Real Estate Speculator Prepared for Tragedy Several Days Ago, but Gave No Hint of Plans.

The telephone operator in Elberon Hall, a nine-story apartment house at 386 Central Park West, just below Ninety-eighth Street, received a call for the apartment of Herman Auerbach, on the seventh floor, shortly after 9 o'clock yesterday morning. The ring of the telephone in the apartment was answered by Lattie Schliep, a maid, who learned that a nephew of Mr. Auerbach wanted to take Beatrice Auerbach skating. None of the family had awakened, the maid told the caller.

"Then call Lester," said the nephew, and the maid awoke the brother of Beatrice, who went to the telephone, took the message, and asked his cousin to telephone again at about noon.

The boy, 14 years old, decided to awaken his sister and tell her of the invitation. He walked down the corridor to the sleeping room of Beatrice, 18 years old, and her sister Daisy, 16, knocked at the door, and receiving no response, opened the door and looked in. The two girls lay motionless, with their pillows stained crimson.

Boy Finds Parents Slain.

Lester drew back, shut the door, and turned to his father's room next, down the corridor. His frantic pounding on that door was not responded to, so there also he opened the door and looked in. He saw his father and mother lying dead, with bullet wounds in their heads. Across the space between the twin beds in which they lay was a Winchester repeating rifle, equipped with a Maxim silencer, which the father had taken home a few nights before.

All four of the family had been shot through the back of the head. The two girls had been slain from different sides, making it apparent that the murderer had stood between the twin beds in which they slept. The mother, like the daughters, had been shot as she lay asleep, but the father was lying in his pajamas on top of the bed clothing, his hands fallen forward across the barrel of the rifle.

Lester Auerbach ran out into the corridor, and told the maid. She was overcome by the shock, but the boy retained his presence of mind to an extraordinary degree. As he passed the doorway of his own room after discovering the tragedy he saw a note in his father's handwriting lying upon the door sill, which he had not noticed as he went out.

Note From His Father.

"When you wake up," it read, "telephone to Uncles Joe and Leo and grandpa."

So the boy telephoned the relatives. The first call went to his father's brother, Joseph S. Auerbach, at 151 West Eighty-sixth Street; the second to the offices of D. Auerbach & Co., candy manufacturers at 638 Eleventh Avenue, the firm of which his uncles and grandfather are members, and to which his father formerly belonged. Here he found his Uncle Leopold. Next he called his grandfather, David Auerbach, at 200 West 112th Street; then his mother's brother, David Levy, at 10 Manhattan Avenue, and then the family's physician, Dr. William A. White, of 461 West Forty-third Street.

To each he sent the same message, asking them to come at once, and telling them that something had happened which he could not talk about over the telephone, and he had rung up and notified no fewer than a dozen of his relatives before David Levy, whose home was nearest, had arrived at the apartment.

Up to this time nobody in the apartment house had any knowledge of the tragedy, for the Maxim silencer had prevented even the boy from hearing the shots that killed his sisters in the next room and had enabled the maid, in ignorance of the killings, to go about her work for two hours before Lester arose.

Rifle Recently Bought.

David Levy's first act, after looking at the bodies, was to telephone to Police Headquarters. Policeman Sullivan was sent from the West 100th Street Station, and Policeman Shea, in the street outside, joined him as they went up to the apartment. Detectives Foley and Donnelly were summoned from the Fourt Branch, and by that time Dr. White had arrived.

Coroner Feinberg appeared a few minutes later and investigated the shooting, which he decided was a clear case of murder and suicide. The rifle, according to Lester Auerbach, had been brought home several days before by Mr. Auerbach, who had explained to his wife that he was getting capitalists interested in the promotion of a company to manufacture rifles with Maxim silencers attached.

The four bullets that had killed the members of the family were of .44 calibre, and of the soft-nosed, steel-jacketed type which is used for hunting big game. They were described later by Dr. Albert T. Weston, the

Continued on Page 3.

FIND S. V. HOFFMAN IS INCOMPETENT

Alienists and a Jury Hold Man Worth $2,500,000 Can't Manage His Property.

Samuel Verplanck Hoffman, ex-President of the New York Historical Society, a descendant of one of the oldest New York families, and the owner of property in this city said to be worth $2,500,000, has been adjudged incompetent to take care of his business by a commission in Morristown, N. J., composed of Dr. Henriques and Dr. Charles W. Lynch of Morristown and Harrison P. Lindabury of Newark and a jury of twelve men. Mr. Hoffman had lived in this city and at Morristown.

Dr. P. A. MacDonald of New York was the principal witness. He told of taking Mr. Hoffman on Dec. 30 from the Hotel Seville, his New York home, to the MacDonald sanitarium at Central Valley, N. Y. He had been in this sanitarium six months previously, but was released upon showing improvement. Dr. MacDonald said that he thought Mr. Hoffman would not again be capable of managing his own affairs.

Mr. Hoffman was one of the four children of the late Dean Eugene A. Hoffman of the General Theological Seminary, the richest clergyman in the United States during his lifetime, who left on his death in 1903 an estate that was appraised at $6,226,000, which was distributed equally among his three daughters and son after the death of his widow in 1911.

Mr. Hoffman was born in 1866, and was graduated from Stevens Institute in 1888, later receiving degrees from Columbia and Johns Hopkins. In 1895 he married Louisa N. Smith. They have two children, Miss Margaret E. Hoffman, 15 years old, and Eugene A. Hoffman, 12 years old.

Mr. Hoffman was President of the New York Historical Society for many years. He is a fellow of the Royal Astronomical Society, a member of the Army and Navy Club, and of the Seventh Regiment, the New York Holland Society, Sons of the Revolution, Society of Colonial Wars, and the Delta Phi fraternity. He was a Trustee of the General Theological Seminary. He belonged to the Chamber of Commerce, the Century Club, the Metropolitan Club, the University Club, the St. Elmo, the Grolier, and Players.

He was a Director of the Lincoln Trust Company, of the North River Insurance Company, of the Andrew J. Robinson Company, and the Williamsburgh City Fire Insurance Company.

Mr. Hoffman was seventh in descent from Martinus Hoffman, an immigrant from Holland to the American Colonies in 1640, many of whose grandchildren became famous as soldiers and politicians in Colonial and Revolutionary days. The original Verplanck came to this country from Holland in the seventeenth century, founding the Verplanck estate at Fishkill, which became the headquarters of Baron Steuben during the Revolution.

DEFENSE SPEECH BY WILSON

Advisers Expect Important Utterance on Wednesday Night.

WASHINGTON, Jan. 31.—President Wilson's speech before the Chamber of Commerce of the United States here on Wednesday night, his advisers say, will be one of the most important addresses of his Administration. He probably will discuss the Shipping bill now pending in Congress, the coming meeting of financial experts of South and Central America in the United States, and other steps proposed to assist American foreign commerce.

Some of the President's advisers want him to criticise the Republican filibuster against the Shipping bill, but others think he should leave that to the Democrats in the Senate. Secretaries McAdoo and Redfield are to discuss the Shipping bill at the convention from the standpoint of the Administration, and Senator Burton of Ohio will give the viewpoint of the Republican opposition in Congress. Secretary Bryan will speak on "American Investments Abroad."

Many delegates arrived tonight to attend tomorrow's meeting of the Board of Directors of the Chamber. When the convention assembles Wednesday there will be representatives from every State except New Mexico.

20 ORPHANS HURT IN GALE.

New Orleans Asylum Building Collapses—Thirty Escape Uninjured.

NEW ORLEANS, Jan. 31.—Twenty boys and girls from 4 to 16 years of age were injured here today when a building at the St. Alphonsus Orphan Asylum collapsed in a heavy wind storm. Georgia Buckley Columbus, 16, and Oscar Henry, 12, are in a hospital in a dangerous condition. The other children are suffering from fractured limbs, bruises, and cuts.

The building destroyed was a two-story frame structure which was being converted into a reception building and had been raised from the ground. Fifty children were in the building when it was hit by the storm. The nuns were attending prayer in the chapel. Thirty children escaped unhurt by means of the stairways and by jumping from the windows.

The wind attained a velocity of fifty-two miles an hour here. Several buildings were unroofed and electric and telephone lines were put out of commission.

TYLER, Tex., Jan. 31.—A tornado passed through here today demolishing many buildings. The loss is estimated at $15,000.

Reports from Marshall and Jonesville in Harrison County indicated the damage there also was extensive. Numbers of buildings were blown down. Train and wire service has been greatly hampered. A heavy rain accompanied the wind.

BIG TRADE IN TIN PLATE.

South American Packers Buying It —Pittsburgh Freight via Canal.

Special to The New York Times.

PITTSBURGH, Jan. 31.—Tin plate and galvanized sheet exports are exceedingly large. Packing companies with branches in South American countries have become heavy buyers, obtaining large stocks of tin plate for meat shipments abroad, and especially to the warring nations of Europe. A single order for such material last week amounted to more than 20,000 boxes of tin plate, and it was explained that other customers who had taken contracts for tin plate for canning had taken all their contract material and were negotiating for more at slightly higher prices. The chief South American demand comes from Argentina.

Japan has placed an order for 800 tons of galvanized sheets which are to be shipped by way of the Panama Canal. Pacific Coast canneries are taking their first shipments of tin plates, using the same route to save the long overland haul by rail.

AUGUSTA-ATLANTIC COAST LINE. 9:15 A. M. daily. Drawing Room-State Room Cars, Tues., Thurs., Sat. 1218 Broadway.—Advt.

ACQUITS BURNS MEN IN THE FRANK CASE

Jury Finds No Subornation of Perjury—Deliberates for Fifteen Hours.

HAIL VERDICT WITH JOY

Regarded by Frank's Friends as Complete Answer to Charge of Corrupt Use of Money.

Special to The New York Times.

ATLANTA, Jan. 31.—The jury in the case of Dan S. Lehon, Southern manager for the Burns Detective Agency; C. C. Tedder, a former Burns operative, and Attorney Arthur Thurman, charged with subornation of perjury in an effort to obtain a new trial for Leo M. Frank, convicted of the murder of Mary Phagan, brought in a verdict of not guilty at 1:50 o'clock this afternoon.

The jury had been out about fifteen hours and had great difficulty in reaching a verdict. It was said that two or three jurors were at first in favor of conviction and agreed to a verdict of acquittal just before 1 o'clock.

Lehon, Tedder, and Thurman were accused of bribing the Rev. C. B. Ragsdale and R. L. Barber to make an affidavit that they had overheard the negro, Jim Conley, confess to another negro that he (Conley) had murdered Mary Phagan. This affidavit was used in the extraordinary motion for a new trial made by the attorneys for Frank.

Ragsdale and Barber afterward repudiated the affidavit and swore that they had been bribed to make it by Lehon, Tedder, and Thurman. Lehon, Tedder, and Thurman were indicted and placed on trial several days ago.

Solicitor General Dorsey in his address to the jury charged that there had been "crooked work" in the interest of Frank and that it had been done by the Burns agents. It was generally believed, however, that the State had failed to make out a strong case against Lehon, Tedder, and Thurman and the verdict of not guilty was not unexpected.

The three men were in court when the verdict was rendered, and they were overjoyed. Each of them asserted that the case against him had been "framed up" by the Atlanta detectives.

Judge Arthur Powell, leading counsel for the three men, said that it was highly gratifying to know that his clients had been "tried before a jury which was universally conceded to be of the highest personnel of any jury that ever had sat in Fulton County."

The attorneys for Frank and his friends are greatly pleased over the verdict. They call it a complete answer to the charge, generally circulated, that vast sums of money have been spent in a corrupt manner in his interest.

Generally the verdict is considered as indicating a reaction from the high state of public excitement which prevailed while Frank was being tried and for some months after his conviction.

PLAN TO PURSUE FRANK.

New Charge Would Follow Release, Prosecutor Asserts.

Special to The New York Times.

ATLANTA, Ga., Jan. 31.—If Leo M. Frank obtains his freedom from the United States Supreme Court, it was announced today that Solicitor Dorsey would make an effort to have him indicted by the Grand Jury on one of two other charges. Solicitor Dorsey said he intended to fight the case to the bitter end.

"I do not care to anticipate," he said, "what may be done by the State should Frank eventually be liberated by the United States Supreme Court, but there is no law which would prevent action being taken against him on either the charge of criminal assault or being a pervert."

That Frank could be brought before the courts on either of the two charges was admitted by Attorney Reuben Arnold of Frank's counsel. The plea of former jeopardy would be of no avail, Mr. Arnold said.

"I hardly see, however, where any unprejudiced jury," Mr. Arnold said, "would convict Frank, or any other man, under such conditions. Prosecution would cease at such a point and become sheer persecution."

PEOPLE'S LINE PIER AFIRE.

Fireman at $20,000 Blaze Made an Acrobatic Fall.

Fireman Charles Kessler of Engine Company 24 fell fifteen feet to the ground when a ladder slipped from the roof of Pier 32, Spring Street and North River, at a fire in the offices of the People's Line early yesterday afternoon. He doubled up his body during the fall and was uninjured except for a bad shaking up.

When Kessler was taken into an adjoining shed for examination by Dr. Archer of the Fire Department he was congratulated on the presence of mind which enabled him to twist his body in midair so that he would not fall on his head. "That wasn't presence of mind," grunted Kessler. "It was a cud of tobacco. I ducked my head and bent up to keep from swallowing it. But I swallowed it anyhow."

The fire did damage estimated at about $20,000. No boats were beside the pier. The Oceana of the Bermuda-American Steamship Line sailed at noon from the pier with 346 passengers and most of the freight which had been at the wharf.

Michael J. Sloan of Truck 8 was slightly cut by flying glass when a back draught blew out the front windows of the second floor offices. Fire Commissioner Adamson was at the fire and Chief McKenna of the Pennsylvania Railroad Fire Department, thinking the railroad's nearby pier might be in danger, brought some of his railroad fire fighters to the pier.

GIVES $100,000 TO MUSICIANS

Mrs. E. S. Coolidge Creates Chicago Symphony Pension Fund.

Special to The New York Times.

CHICAGO, Jan. 31.—Mrs. Elizabeth Sprague Coolidge, daughter of the late Albert A. Sprague, has made a gift of $100,000 as the foundation of a pension and sick benefit fund for the musicians of the Chicago Symphony Orchestra.

Mrs. Coolidge, who lives in Pittsfield, Mass., inherited almost half of her father's estate of more than $2,000,000. The orchestra was one of the many organizations of which Mr. Sprague was a patron. He was a lover of music, and it was only a few hours after he had returned from a concert in the Fine Arts Theatre that he died suddenly on Jan. 10.

Mr. Sprague left to his daughter a fund of $200,000 to be used in any way she might designate. She has turned half of this fund over to the orchestra Trustees. Mrs. Coolidge asks that the fund be known as the Albert Arnold Sprague [illegible]. Only the income [illegible]

The Marshall Portrait of Abraham Lincoln

Reproduced for the first time in rotogravure on heavy paper, size 11x16 inches, will be given free to all readers of

NEXT SUNDAY'S TIMES.

Order next Sunday's Times today.
The Times is always sold out early.

TWO MEN ARRESTED BENDING OVER BOMB

Police Chief Had Snuffed Out Lighted Fuse Half an Hour Before and Waited.

BRONNA SUSPECTS A RIVAL

Brooklyn Men in East Newark Jail Refuse to Tell Why They Were on His Porch at 2 A. M.

Chief of Police Thomas Neville of East Newark prevented a bomb explosion early Saturday morning and caught two men who, he is convinced, placed the bomb, it was learned yesterday.

He was passing the home of Frank Bronna, at 160 Central Avenue, East Newark, shortly after 2 o'clock in the morning, when he saw a sputtering fuse on the porch near the front door. He quickly put out the spark with his hands, and then found that the fuse ran into a tin box containing a percussion cap and two sticks of dynamite. The Chief then retired to an alley near by and waited, and Policeman Kain came along and joined him.

Half an hour later they saw two men walking up and down across the street from Bronna's home. Finally they hurried across the street, went up on the Bronna porch and examined the tin box carefully, using several matches to give them light.

They seemed puzzled to know why the fuse had gone out, according to the Chief, and appeared undecided what to do. While they were bending over the bomb they heard footsteps on the walk behind them, and turned around to look into the muzzles of revolvers held by Chief Neville and Policeman Kain.

"What are you doing here and what do you want?" demanded the chief, but he got no response. The men refused to talk at all, offering no explanation for their presence on the porch. They were taken to the town jail and locked up pending an investigation. They said they were Laurence Catruto, 24 years old, of 122 George Street, Brooklyn, and Angelo [illegible], 31 years old, of 168 Montrose Avenue, Brooklyn.

Bronna said he did not know the prisoners, but that he had incurred the enmity of certain men in Brooklyn because of his attentions to a girl living there. He was inclined to think that the bomb had been inspired by some of his rivals.

BOMB BURSTS, GIRL MAY DIE.

East Side Tenement Shaken and Convalescent Left Senseless.

Beatrice Drenec, 13 years old, who was convalescent after an operation for appendicitis, was taken to Bellevue Hospital last night unconscious and, it was feared, in a critical condition as a result of shock from the explosion of a heavily charged bomb in a tenement house in which she lives at 441 Fifth Street, near Avenue A.

The bomb was exploded on the ground floor of the house, which is four stories in height, and the girl was in the hallway on the top floor outside of her parents' apartment. She was thrown from her feet by the explosion and found prostrate by her father a few minutes later.

Conrad Geibel was holding his two little nephews on his knee in a room on the second floor. He was knocked from his chair and the two boys were thrown across the room, but none of the three suffered serious injury. Other occupants of the house were shaken up, the concussion being felt even in adjacent buildings.

The bomb was placed in the hallway opposite the barber shop of Tony Benemio, and was apparently directed against the barber, although he denied having received threats of any kind. The shop and the entire lower floor, including the stairway leading to the floor above, were wrecked. Inspector Owen Eagan of the Bureau of Combustibles said the bomb was one of the most heavily charged that had ever come under his notice.

NO RETREAT, SAYS KAISER.

"Will Stay on Hostile Ground Till the Enemy Is Vanquished."

BERLIN, (via The Hague and London,) Jan. 31.—"We will stay on hostile ground till the enemy is vanquished or has collapsed," was the assertion made by Emperor William in personally conferring the Iron Cross on a German soldier, according to a report printed by a Cologne newspaper.

KAISER REPORTED ILL AGAIN

Given as Reason for Return to Berlin—Throat Troubling Him.

Special Cable to THE NEW YORK TIMES.

COPENHAGEN, Jan. 31, (Dispatch to The London Daily News.)—A slight indisposition, the result of the severe weather in Northern France, has compelled the Kaiser to return to Berlin. His entry was secret and unobserved.

He is suffering from a chill and when he has recovered he will, if the weather is favorable, visit Gen. von Hindenburg on the east front or Hamburg and Cuxhaven to inspect the warships damaged in the North Sea battle, which are being repaired there.

Although it is officially announced that the Kaiser's stay in Berlin will be short, I understand he will not return to the front until the weather has improved.

LONDON, Monday, Feb. 1.—The German Emperor's return to Berlin was due to the state of his health, according to a report from the German capital received by the Exchange Telegraph Company by way of Amsterdam.

The Emperor, the dispatch says, will consult his medical adviser concerning his throat, which has given him much trouble. Those who have heard the Emperor speak lately say that his voice is scarcely audible.

[illegible]

GOVERNMENT AVOIDS SHIP CONTROVERSY

Will Entertain No Foreign Protest Until After Passage of Purchase Bill.

A SCARCITY OF VESSELS

Few Besides Interned German Ships Now for Sale—Senate Struggle to be Resumed Today.

Special to The New York Times.

WASHINGTON, Jan. 31.—Secretary Bryan was asked tonight whether he had received any intimation from the British Government as to its attitude toward the purchase of German or Austrian merchant vessels under the Ship Purchase bill. His reply was that he had authorized no interview on the subject.

Considerable attention was paid by Senators today to the Washington dispatch in THE NEW YORK TIMES this morning which accurately stated the views submitted to Secretary Bryan by the British Embassy making it plain that the purchase of German steamers might raise the question of neutrality.

Statements attributed to high quarters made it plain that this Government did not intend to be drawn into any discussion with foreign Governments as to whether it had the right to buy belligerent ships until the bill pending in the Senate had been enacted into law and a decision had been reached as to whether such purchases should be made. In the belief that no foreign power had any ground for supposing that in purchasing ships any unneutral act would be committed, no protests were expected in advance of action by the American Government.

While no formal expressions have come from Great Britain, France or Russia, it is believed in well-informed quarters that an equal distribution of the American Government's purchases among British, French, German, and Austrian ships would not meet with serious objection from the belligerents. There is good reason to believe that the United States Government never may actually buy belligerent ships, though maintaining the right to do so. To admit any amendment to the present bill restricting the President from purchasing belligerent ships, according to State Department officials, would set up a legal precedent that might embarrass the United States as well as other neutral Governments in the future.

The Washington Government, confident of its rights under international law, it may be stated on the highest authority, does not intend to surrender its right to bestow the American flag on its own or private vessels, bought after the outbreak of hostilities, if the transaction is in every sense proved to be of a bona fide character. Any general or wholesale release of German and Austrian ships by one individual or set of individuals, or by the American Government itself, might easily present ground for complaint by the Allies, it was said in official quarters, just as the purchase of large numbers of British or French ships might be regarded as objectionable by the Germanic allies. But no such plan is in contemplation, and any protest or formal communication from any foreign Government in advance of the actual purchase or announcement of the same by the Washington Administration would be regarded, high officials indicated, as a reflection on the integrity of President Wilson, who under the pending bill would have the power to make the purchases in question. To assume that the President would commit an unneutral act in buying the ships would be the only ground for protest at this time, in the opinion of officials.

In urging an unrestricted right on the part of the Government to buy belligerent as well as neutral ships, it was stated by Administration officials, it is hoped to prevent neutral ships from being offered at practically prohibitive prices.

Other interesting phases of the situation were developed today. Not the least was that it probably would be difficult to obtain the vessels needed to make the legislation effective. The number of British ships for sale is negligible and the order issued by the Lords in Council would not permit any vessel now building in England or its colonies to be exported during the war. If ships flying the British flag were bought, they would have to be found in neutral ports.

Secretaries Redfield and McAdoo submitted a supplementary statement to the Senate last Monday, which embraced a telegram from Bernard N. Baker of Baltimore, saying the latter had a cablegram from London on Dec. 24 offering four new steamers for immediate delivery, and four others within six months. Mr. Baker explained that these eight vessels were all English or French, built or building, and that "there would be no difficulty in securing any amount of tonnage."

These vessels were offered by Thomas L. Field of London. The cablegram was followed by a letter, which explained that five of the vessels were building in England, and two in France, while the eighth, the British-built steamer Andreas, belonged to a Greek. On the day Mr. Field sent his cablegram the Lords in Council adopted their sweeping order against the exportation of vessels.

Eliminating these vessels, there is nothing before the Senate in the report submitted that indicates where tonnage might be obtained under the Ship Purchase bill other than Exhibit No. 76, which is a list of twenty-one steamers for sale by the Merchant Marine Agency of 1,123 Old South Building, Boston, J. V. McCarthy, manager; fifteen ships of English registry, and seven of German. This exhibit does not disclose the names of the ships, but it shows that the seven German steamers have an aggregate tonnage of 57,007, and are offered at an aggregate price of $6,062,000; that the fifteen British steamers have an aggregate tonnage of 49,053, and are offered at $5,752,000; that there is not a British steamer of 5,000 tons registered tonnage in the list; that all but one of the German steamers offered have a registered tonnage of over 5,000 tons, two having over 7,000 tons each and three over 10,000.

FIGHT IS ON AGAIN TODAY.

Test of Wits, as Well as Endurance, in Ship Bill Struggle.

Special to The New York Times.

WASHINGTON, Jan. 31.—Tomorrow morning at 10 o'clock will begin what is expected to be one of the hardest-fought parliamentary contests in the history of the Senate. The President has set his jaw for the passage of the Ship Purchase

Continued on Page 5.

TWO MORE BRITISH STEAMERS SUNK BY A SUBMARINE IN ENGLISH CHANNEL

Czar Proposed Arbitration at The Hague Three Days Before Kaiser Declared War

PETROGRAD, Jan. 31.—The Official Messenger publishes the following:

"The German Government has published several telegrams which the Emperor of Russia exchanged with Emperor William before the war. Among these telegrams, nevertheless, is one which was not published—a dispatch from his Russian Majesty dated July 29, 1914, containing a proposition to submit the Austro-Servian conflict to The Hague Tribunal.

"This has an appearance of a desire in Germany to pass over in silence the attempt to prevent the approaching collision which the Russian Emperor made three days before the war which Germany declared against us.

"In view of this, the Minister of Foreign Affairs is authorized to publish the telegram mentioned, of which this is the text:

"'Thanks for your conciliatory and friendly telegram. Inasmuch as the official message presented today by your Ambassador to my Minister was conveyed in a very different tone, I beg you to explain this divergency. It would be right to give over the Austro-Servian problem to The Hague Conference. I trust in your wisdom and friendship.'"

The only previous explicit mention of any telegram from Czar Nicholas to Emperor William of the date of July 29 is in the German "White Paper," Annex 21, in which a telegram sent by the Czar to the Kaiser from Peterhof Palace, dated 1 P. M. of July 29, is quoted as follows:

> I am glad that you are back in Germany. In this serious moment I ask you urgently to help me. A disgraceful war has been declared against a weak nation; the indignation at this, which I fully share, is immense in Russia. I foresee that soon I can no longer withstand the pressure that is brought to bear upon me, and that I shall be forced to adopt measures which will lead to war. In order to prevent such a calamity as a European war I ask you, in the name of our old friendship, to do all that is possible to prevent your ally from going too far.

To this, according to the German "White Paper," the Kaiser replied the same night with two telegrams supporting the Austrian position, but assuring the Czar that Austria contemplated no territorial aggression, and that it would be possible for Russia to remain a spectator in an Austro-Servian war. He added, however, that Russian mobilization "would hasten a calamity which we both wish to avoid," and closed with the remark: "The whole weight of the decision now rests on your shoulders; they must bear the responsibility for war and peace."

The Czar's telegram in reply to these, dated 1:20 P. M. of July 30, assured the Kaiser that the Russian military measures then being taken had been decided on July 25 for defensive purposes against Austria's preparations, and added: "We need your strong pressure on Austria in order that an understanding may be brought about between us."

The Kaiser declared war on Russia on Aug. 1.

DACIA STARTS OUT ON TEST VOYAGE

Daring Capture, the Former German Ship Sails from Galveston with Cotton.

LEFT PORT IN A HURRY

Owner Here Will Wait for "What May Develop"—Ship Carries Proof of Transfer.

GALVESTON, Texas, Jan. 31.—The steamship Dacia left this port at noon today for Rotterdam with 11,000 bales of cotton, to be transshipped to Bremen.

Telegraphic orders to get under way were received by Capt. George McDonald from E. N. Breitung of New York, the owner. In two hours the vessel had taken on a pilot and was outside of the harbor.

The Dacia took out clearance papers on Jan. 22. Her delay here is yet unexplained, and her agent and master said they did not know why she was waiting. The Dacia's cotton cargo is valued by the shippers at $880,000, or 16 cents a pound laid down in Bremen.

The Dacia, a Hamburg-American freight steamship of 3,545 tons displacement, which had been used before the war in trade between Bremen and New Orleans, Galveston, and other Gulf ports, was interned at the outbreak of hostilities at Port Arthur, Texas. Here she was purchased on Dec. 26 last by P. O. Schundler and Harry S. Hooker of New York, and after some delay it became known that the man for whom they were acting as agents was Edward N. Breitung, President of the Breitung Mines Corporation.

On Jan. 4 the vessel obtained American registry, which it was said the Government could not refuse upon proof of her purchase by an American citizen. It was at once announced that she was to be used to relieve the cotton congestion, and loading was begun with a cargo of cotton to be taken to Rotterdam, and thence shipped to Bremen, where it was already sold.

Representations were made immediately by the British Embassy, which questioned the validity of the transfer of an interned German vessel, and it was generally understood that if the vessel should sail she would be seized by British or French warships and taken before a prize court. Request was made that she be permitted to make one voyage to deliver her present cargo before the test was made as to the validity of her transfer, but this was refused by the British Government, which made the alternative offer of purchasing the cargo or forwarding it to the consignees by another ship.

A crew of Americans, headed by Capt. George McDonald, was sent to Galveston as soon as the transfer was made. She was to sail on Jan. 24, but was held up, it was said, by "unfavorable weather conditions." It has been thought that the real difficulty was the question of insurance, for the Federal War Risk Bureau, which insured the cargo, refused to do the same for the vessel. It was reported last week that insurance on the ship had been obtained in Hamburg, which, if true, might raise new presumptions against the validity of the transfer.

The Dacia will carry photographs of the letters and checks which passed in

Continued on Page 2.

SAYS BURIAN URGED PEACE ON KAISER

Report from Berlin Gives Alleged Demands of the New Austrian Minister.

WILLING TO GIVE TERRITORY

Asked the Kaiser to Accept Disarmament, Says This Account, but This Was Rejected.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Feb. 1.—The correspondent of The Daily Mail at Copenhagen sends the following on the negotiations between Baron Burian and the German Government:

"From a most trustworthy and well-informed source in Berlin, I received the following statement regarding the negotiations between the German statesmen and Baron Burian, who recently visited the German Chancellor in Berlin and Emperor William at the army headquarters in France.

"Baron Burian, whose sole object it is to save what can be saved of the Dual Monarchy, represented to the Germans that the situation in Austria was precarious and that if the Russian advance on Budapest is not stopped, the effect may very probably be the downfall of Austria and the complete collapse of Hungary, which must later entail, as a logical sequence, also the downfall of Germany.

"Therefore Baron Burian urged that the Russians must, at all costs, be repulsed and that Germany must send large reinforcements to Hungary to prevent a catastrophe. In any case, he said, it was doubtful if it would be possible for them to resist the Russians and Servians, and perhaps also the Rumanians. Therefore it was necessary seriously to examine into the question of peace.

"A definite defeat would mean a débâcle for Austria-Hungary and the partition of the empire. His advice to Germany was to consider most seriously the possibilities of a tolerable peace. He advised Germany not to reject fundamentally the thought of peace on the grounds of a probable disarmament of Europe. If Germany were disposed to treat on such terms, he believed the other conditions would be tolerable. Perhaps it would be necessary to leave the French part of Alsace to France and to give up some Polish provinces to a new Poland, but if Russia would relinquish a province and Austria a part of Galicia to Poland, no real sacrifice for Germany would be entailed.

"Austria would then leave the rest of Galicia to Russia and Bukowina to Rumania, and, if necessary, a part of Bosnia and Herzegovina to Servia and Montenegro.

"The leading German statesmen admitted Baron Burian's intentions were excellent, and to some extent justified by circumstances, but they declared that such a peace would be more ruinous to Germany than total defeat. Disarmament of Europe, they contended, would only mean that Great Britain would be able to tyrannize the whole world and Germany would have lost all chance for safeguarding her commercial, industrial and economic interests.

"The other terms advanced by Baron Burian, namely the status quo ante bellum, that is to say the restoring of Belgium and Northern France, but also the recovery by Germany of her colonies, were, with the exception of the relinquishment to France of French Alsace and of the Polish Provinces to Poland, no absolute hindrance to peace.

"For the reasons set forth the German statesmen declared the negotiations for peace are hopeless and that therefore it would be madness to take any steps revealing a disposition for peace on the part of Germany and Austria-Hungary, as this would only weaken their case.

"Baron Burian thereupon admitted that there was no other way than to reject all ideas of peace and to take all chances and all risks in continuing the war, in the hope that something undreamt of might occur to save them. Perhaps a disagreement among the Al-

Continued on Page 2.

Vessel Bearing Relief Supplies for Belgians Torpedoed Off Havre.

STRUCK WITHOUT WARNING

The Tokomaru and the Icaria the Most Recent Victims of German Raiders.

CHASE SHIP INTO DUBLIN BAY

The Steamer Leinster Escapes from a Submarine Off Kish Light.

TWO SUBMARINES AT WORK

Crew of One British Ship Certain U-31 Sank Her—Big Vessel of Latest Type.

PARIS, Jan. 31.—The French Ministry of Marine announced today that two British ships had been torpedoed in the English Channel off Havre by a German submarine. They are the steamers Tokomaru and Icaria.

The Tokomaru was bound from New Zealand to England. Her crew was rescued by the trawler Semper. Her cargo consisted in part of clothing and a contribution of £1,500 ($7,500) as New Zealand's gift to Belgian refugees. No details are available concerning the torpedoing of the Icaria.

The following statement was given out by the Ministry of Marine:

"The Tokomaru was sunk by a torpedo from a German submarine. The English vessel Icaria was torpedoed in the same locality.

"In the Irish Sea the English steamers Linda Blanche and Ben Cruachan were torpedoed.

"Hitherto the Germans, before attacking a merchant vessel, always allowed the crew sufficient time to embark in the ship's boats. That custom has now been abandoned, as was shown by the bombardment of the Amiral Ganteaume, which was filled with Belgian women and children refugees. The German marine has decided to violate systematically and deliberately international law."

Tokomaru Got No Warning.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Feb. 1.—A graphic story of the sinking off Havre of the 6,000 ton cargo ship Tokomaru, was told to a Daily Chronicle representative by Daniel Grinder, who arrived in England yesterday. He believes the explosion, which sent the ship to the bottom was caused by a torpedo from a German submarine.

At Havre he heard of the sinking by a mine or torpedo of a second cargo boat and saw a third craft of the same kind in a sinking condition.

"Exactly six months ago," said Capt. Grinder, "we left England. We had a lucky escape from the Kaiser Wilhelm der Grosse on our voyage out, but after that we met with no hostile craft. Our cargo consisted mainly of beef and vegetables and from New Zealand we had brought a large quantity of gifts for the Belgian refugees.

"At 9 o'clock on Saturday morning I was standing in the forward refrigerating engine room, when I heard a terrific explosion, apparently almost underneath where I was standing. So great was the shock that the engine was shifted on its bed plates, and in a few moments a great volume of water flooded the engine room from above. The explosion sent such a volume of water into the air that the ship immediately heeled over to port. The door of the engine room had jammed, and this delayed me in getting up on to the deck. When I did so, I heard an order come from the bridge, 'All hands to the port-side boats.'

"There was no panic, and the members of the crew got into the boats as quickly as possible. The shock had so deranged the wireless machinery that the operator received several shocks while sending out his S O S message.

"Few of us had any clothes save vest and trousers, and there was no time to stop for baggage, but I understand the ship's papers were saved. Beautiful weather prevailed at the time and the sea was calm, so that the boats were able to stand by while the ship was heeling over. The last man to leave her was the skipper, Capt. Green.

Saw the Submarine.

"I could see no signs of any hostile craft in the water, but the third officer said he distinctly saw the periscope of a submarine, and it is a significant fact that when the explosion occurred it did not seem as if the forepart of the ship was hit, as would be the case if we had struck a mine. Moreover, some French mine sweepers, with whom I afterward conversed, told me there was little likelihood of mines in that part of the Channel.

"When we left the ship she was standing with her stern above water and her forward decks all awash. Steam and cinders were blowing fiercely from her funnels, but the water apparently entered by the stokehole, and there was no internal explosion in the engine room.

"The wireless operators had got into touch with the Asturias, bound from England to Havre, but in the meantime three French trawlers had put in an appearance, and one of these waited for us to row to her in our boats. I understood they had been sweeping for mines.

One of the trawlers stood by until our ship sank. She slid gently down into the waves from a vertical position. Then the trawler went to the spot and placed a buoy there, to indicate the exact location of the wreck.

"We were taken to Havre, and had not been there long before the news came of the torpedoing of another cargo boat. This, I was informed, occurred about twenty-two miles out of port, in a southwest direction.

"Afterward I saw a third cargo boat brought into port in a badly damaged condition, and apparently sinking, for her decks were awash. All the evidence I could gather about these two boats seemed to point to torpedo work on the part of the enemy."

IRISH SEA RAIDER ESCAPES.

Five Vessels Were Chased by Her and Got Away.

LONDON, Jan. 31.—The toll taken by the German submarine U-21 in its raid Saturday afternoon in the Irish Sea in the vicinity of Liverpool stands at three ships, so far as known. These were the steamers Ben Cruachan, the Linda Blanche, and the Kilcoan. The crew of the Kilcoan was landed today on the Isle of Man by a coastwise steamer.

The raider easily made her escape and shipping interests, confident that she had returned to her base, ordered a resumption of normal traffic today.

The U-21 is the same vessel which, last September, torpedoed the British cruiser Pathfinder in the North Sea, with a loss of 246 lives, and afterward destroyed two British steamers off Havre. She has found numerous vessels in the waters to which she has now transferred her activities. In addition to the three vessels she is known to have destroyed, at least five other steamers were chased by her. These include the steamer Graphic, with 100 passengers and a crew of 40 men, and the Atreus, Ava, Kathleen, and Endymion. All these vessels escaped by a zigzag flight.

The Graphic's Captain had his passengers don life belts, and sent all the members of the crew to the stokehold, so that the steamer could keep up a full head of steam in flight. The Captain also took the precaution to warn vessels by wireless against coming into the zone of the submarine's activity.

The Allan Line steamer Scandinavian, from St. John, N. B., Jan. 22, for Liverpool, with 500 passengers on board, learned of the raid of the U-21 and put into Queenstown. After remaining in Queenstown a short time she proceeded for Liverpool.

SAW TWO SUBMARINES.

Crew of One British Vessel Certain the U-31 Sank Her.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Feb. 1.—The Daily News's Blackpool correspondent in describing the operations of German submarines in the Irish Sea says that apparently two submarines were engaged, for one of the rescued crews was positive that the ship was sunk by the U-21, and the members of the other crew were equally certain that they were held up by the U-31.

"I repeatedly questioned several members of each crew on this point," says the correspondent, "and was convinced that two submarines, at least, participated in the raid. A sailor produced a scrap of paper on which he had written in pencil while the submarine was still in sight the full designation, 'Unterseaboot U-31.' He said she was a large and handsome craft, manned by young men, who were in high spirits and spoke good English. In each case the process of attack was the same. The submarine drew alongside and ordered the vessel to stop. The skipper was then ordered to go on board the submarine, taking the ship's papers, and then the officer in charge of the raider said, 'I give you ten minutes to get your boats out and clear off the crew.'

"The mate was in charge of the boat that passed between the Linda Blanche, and the submarine, said the German officers were jolly chaps and quite young, too. They could speak English well, and they gave the crew half a box of cigars and some cigarettes. One Welshman got a muffler, another a pair of strong suede gloves, and the cabin boy, a little chap of 15, who was made much of because he was in tears, got a cap and a pair of mittens from the submarine crew. He laughed when he got back to land, and was comparatively happy when he went off to his Welsh home by train.

"'It was a sight to see the ship go down,' said the mate. 'For three minutes she seemed to stand up on end, and then down she dived.'"

Blown Up With Bomb.

The quartermaster of the Ben Cruachan told an interesting story.

"We left a certain port on the west coast of Scotland on Friday," he said. "We had been carrying coal and had discharged 4,000 tons of it when orders came to take the remainder to Liverpool. We steamed southward, keeping alongside of Ireland until we had rounded the Isle of Man. It was about 10:30 o'clock when the submarine was sighted and we should have been in Liverpool at 2 o'clock. When we were held up the crew got into two large lifeboats and two small boats. The report that our ship was torpedoed is not correct. They blew her up by a bomb which was carried aboard and placed at the stern end. There was a long fuse which ran over the side of the ship and reached almost down to the level of the water. When everybody had got off one of the submarine crew applied a light to it.

"As the explosion occurred I saw the whole of the ship's stern quiver. She floated for an hour afterward and our crew and that of the submarine watched

Found Germans Kind.

"The Germans were very decent to us. They told us where we could find a trawlers' fleet. The chief officer of the submarine shook hands with our skipper and said 'I am very sorry, captain, but war is war.' When our skipper got off the submarine into the lifeboat the German crew stood at salute and the chief officer shouted, 'I hope you will all get picked up before bad weather comes on.'

"The submarine disappeared and we were left to do the best we could. It was a mercy that we were picked up on a fishing smack. If we had drifted all night we would have perished with the cold. We could get no work out of the Arabs. They were simply terror-stricken. They didn't give us a hand with the boats. They simply lay in the bottom with their heads buried in their blankets."

Chased Steamer Into Dublin Bay.

DUBLIN, Jan. 31, (via London, Feb. 1, 1:50 A. M.)—The steamer Leinster, from Holyhead to Kingstown, reports that she was chased by a German submarine for fifteen minutes off the Kish Lightship but succeeded in escaping.

The Kish Lightship is opposite the mouth to Dublin Bay.

SAVED KILCOAN'S CREW.

Collier Gladys Summoned by Submarine as Steamer Sank.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Feb. 1.—The London Morning Post says that late Saturday night the steam collier Gladys of the Liverpool Monks Line arrived at Douglas and landed eleven members of the crew of the steamer Kilcoan of Belfast.

About 2:30 o'clock in the afternoon, when off the Liverpool bar, the Gladys was hailed by a German submarine, which came almost alongside. Evidently from what subsequently transpired the submarine mistook the collier for a steam trawler. The German officer in command of the submarine ordered the Gladys to follow him to another steamer which was close by. On coming up to the steamer, which proved to be the Kilcoan, they found her crew in two boats, which the Gladys took in tow.

The German officer then boarded the Kilcoan from the submarine, and after removing all her flags and papers, attached some form of explosive to her quarter. As a result of the explosion her quarter was blown out and the steamer sank quickly. The German officer told the Kilcoan's crew that the Gladys would put them ashore.

When the submarine came alongside the Kilcoan she was flying the British white ensign. The German officer courteously expressed his regret to the Kilcoan's master that he would have to sink the steamer, as it was his duty to do so. The master of the Gladys wanted to land the Kilcoan's crew at Liverpool, but the submarine commander insisted that he pick the Isle of Man. The German officers offered the Kilcoan's sailors cigars, which were refused.

Just before the Kilcoan sank a Belfast and Liverpool passenger steamer was seen coming up, making in the direction of the submarine, but on observing the blowing up of the Kilcoan the passenger steamer made off at full speed toward Holyhead.

The Kilcoan, which was laden with coal, was of 456 tons register. She was built in 1905, and owned by Harbison of Larne.

MIGHT CIRCLE ENGLAND.

British Naval Expert Inclined to Believe von Tirpitz.

By Marconi Transatlantic Wireless Telegraph to The New York Times.

LONDON, Monday, Feb. 1.—The Daily News' naval expert says: "There is nothing particularly striking in the fact that the German submarine U-21 should have been so far from her home ports, and no reason to believe that she was attended by a mother ship masquerading as a neutral trader. Admiral von Tirpitz has declared that the larger type of his submarines 'can navigate round the whole of England,' remaining absent as long as a fortnight, but he added that it was necessary that such a boat should be able to lie up in calm, shallow waters so that the crew could rest.

"The U-21 was the first of the new and greatly improved type of German submarine and was launched in 1913. Her displacement is 800 tons, her speed 17 knots on the surface and 12 when submerged, and besides being equipped with four torpedo tubes and two 3-inch, 14-pounder quick-firing guns, all those parts which show above the surface when cruising awash, are armored with Krupp plating. The other boats numbered from U-11 to U-29 carry only one gun.

"The actual strength of the German Navy in completed submarines is unknown. The last official British return showed that twenty-four were in service at the beginning of 1914, while fourteen boats, from U-25 to U-38, with 'further numbers uncertain,' were under construction. In the Autumn of 1911 the German press was making confident boasts that they would possess at least fifty submarines in 1914."

The Daily Chronicle's naval correspondent says: "The German submarine U21 is believed to have sunk the Pathfinder on Sept. 5 and she it was that sank the Malachite off Havre on Nov. 23 and the Primo three days later. They were said to have been destroyed by gunfire, but more probably it was by portable mines with the fuses so placed as to blow holes below the water line. This is reported to have been the procedure in the sinking of the Linda Blanche." The Durward, which was sunk by a submarine near the Maas Lightship on Jan. 22, is believed to have been torpedoed, and this, of course, was the case in the loss of the battleship Formidable. The Captain of the submarine will be sparing in his use of these costly missiles, for he will probably not carry more than five or six of them.

"We are left to speculate as to the route by which the U-21 reached the scene of her latest exploits. We cannot suppose that she has been in western waters ever since she destroyed the two ships off Havre. She must have returned to her base, otherwise we should have to imagine her establishing a base of her own in some remote and seldom visited cove somewhere on our own coasts. German submarines, as we know, have recently gone as far west as the strait, and they have from time to time been heard of off the north coast of Scotland, where one was sunk in November.

German submarines lately have been reported in Norwegian waters, and it is possible that they have, unknown to the Norwegian Government, found resources there. They could then pass down the west coast of Scotland, hoping to do damage off the Clyde, and then through the North Channel to reach the Irish Sea. There are great shipyards on the Clyde and at Barrow, where warships are built, and perhaps the very enterprising Captain of the U-21 may hope to do damage among them."

LIVERPOOL SHIPPERS UNAWED.

Submarine Raid Fails to Halt Traffic to That Port.

Special Cable to THE NEW YORK TIMES.

LIVERPOOL, Jan. 31, (Dispatch to The London Daily News.)—It would be idle to deny that the latest German submarine exploit has caused a profound sensation here, but only another great disappointment is in store for the Germans if they expect to create panic and paralyze the Mersey port. A big liner crossed the Irish Sea and arrived safely at the landing stage this morning, while other vessels have arrived and left this port.

The thrilling escape of the Graphic is another tribute to the skill and daring of a British sea Captain. Chased by the submarine over a distance of seven miles, the Graphic's boilers were put to the greatest test they ever had. The normal speed of the latest type of submarine on the surface is greater than the Graphic can possibly do, but the British Captain knew that one of the drawbacks of underwater craft was that, owing to their structural peculiarities, they could not battle with a strong sea and wind when not submerged.

The Graphic, therefore, altered her course head on to the wind and sea—a gale sprang up about this time—and at length the submarine had to give up the pursuit. Whether a torpedo was fired or not it is impossible to say. The passengers were loud in expressions of gratitude to Capt. Porter, to whom they presented a testimonial. The entire crew of the Graphic expressed themselves as ready to sail as usual with their vessel tonight.

PASSED THE ATREUS BY.

Submarine Could Have Torpedoed Holt Liner with Ease.

By Marconi Transatlantic Wireless Telegraph to The New York Times.

GLASGOW, Jan. 31, (Dispatch to The London Daily Chronicle.)—The mate of the large Holt liner Atreus narrates an exciting story of the race home to Glasgow after encountering German submarines in the Irish Sea Saturday morning. He was on the bridge at the time and states that he not only saw a submarine which was on the surface, but also the periscope of another some distance away. The latter dived as the Atreus approached. The submarine which remained on the surface made its course for the liner and passed close astern. It was thus in a very favorable position to strike, and it is regarded as remarkable that she failed to take advantage of the opportunity, especially as the Atreus was much bigger game than the other vessels which had been sunk.

BALTIC COMMERCE SAFE

But Ships Must Follow Routes Designated by Germany.

BERLIN, Jan. 31, (by wireless to London.)—The Commander of the naval station on the Baltic has announced that shipping will be safe in the Baltic Sea if the routes previously recommended are followed. This statement was made in reply to inquiries from ship owners regarding the safety of navigation as the result of submarine attacks on the Gazelle.

The German cruiser Gazelle was torpedoed by a submarine, believed to have been a Russian vessel, near the Island of Ruegen, in the Baltic, on Jan. 26. Although the vessel was damaged, she was able to return to the port of Sassnitz.

SUBMARINES OFF NORWAY.

Copenhagen Believes the Germans Have a Secret Island Base.

Special Cable to THE NEW YORK TIMES.

PARIS, Jan. 31, (Dispatch to The London Morning Post.)—The Copenhagen correspondent of the Temps hears from a trustworthy source that German submarines are cruising in Norwegian waters, contrary to international law.

It is believed that they have depots in the deserted islands furthest away from the coast, and carefully reconnoitred these during the manoeuvres held for several years off the Norwegian coast.

LESS GERMAN BEET SUGAR.

Federal Council Decides to Curtail Production One-Quarter.

AMSTERDAM, (via London,) Jan. 31.—The German Federal Council has decided, according to the Norddeutsche Allgemeine Zeitung, to curtail by one-quarter the legal restrictions on the cultivation of beet root for the current year.

Official Reports of War Operations.

RUSSIA.

PETROGRAD.—In the region of the forests north of Pillkallen and Gumbinnen (East Prussia) the battles continue. Here, in the region of the village of Lebegalen, we repulsed the Germans by a counter-attack with bayonets.

On the left bank of the Vistula, at the approaches to Borjimow, the Germans during the night of Jan. 29 and the next day repeated their attacks upon our positions, but were everywhere thrown back with great losses, except at one trench, which remained in the hands of the enemy. In the region of the village of Jidomitze, two German attempts to take the offensive during the day of the 29th failed.

On the Carpathian front, in the passes of Dukla and Wysikow, the fighting is gradually assuming the character of a general battle. In this region the Austrians, having concentrated contingents from some of their adjoining sectors and from other fronts, have attempted to deliver an offensive through the valley of the lower San and the roads leading across the passes to Sambor and Stry.

During the 28th and 29th battles in the Carpathians were favorable to us in several sections of our front. Particularly fortunate was our offensive in the region of the village of Nijnia Polianka, southwest of Dukla, (Galicia,) where by bayonet attacks we captured three lines of the enemy's trenches. Likewise fortunate was our offensive on the front southwest of Jasliska and Baligrod and southeast of Loudoviski, where in one sector our troops gained a position protected by wire fences.

During these two days we took thirty-five more officers and 2,500 soldiers prisoners, captured two rapid-fire guns, and one cannon; while our other troops took prisoners, the precise number of which has not been determined.

On the Black Sea, on Jan. 27, our fleet hunted out, near Samsoon, the Turkish cruisers Medjidieh and Breslau, pursuing them until nightfall. On Jan. 25, 26, and 27 our torpedo craft sank several Turkish sailing ships. On the 28th one of them effected a bold raid upon Trebizond, where after cannonading the enemy's troops, which fled, she damaged barracks and flour depots. The same torpedo boat silenced at Rizah two of the enemy's batteries, sank several feluccas, and damaged barracks.

On the Sari Kamysh front (in the Caucasus) on the evening of Jan. 27 one of our columns, profiting by a snowstorm, crossed the crest of the mountains and seized, after a violent struggle, the village of Garness, making prisoners here the chief of the Thirtieth Turkish Division with his staff, sixteen officers, seven surgeons, and 350 others, and capturing three cannon, more than 200 rifles, a convoy train, and a large quantity of war munitions and provisions.

The next day the Turks attacked this column, but were repulsed by a counter-attack with great losses, abandoning to us a rapid-fire gun.

Elsewhere there have been the usual fusillades.

AUSTRIA.

VIENNA.—There have been vigorous artillery duels on both sides of the Donajec and Nida Rivers. Our artillery, which has been making good practice recently, succeeded yesterday in compelling the enemy, under the severest fire, to evacuate some trenches.

There have also been artillery engagements on the rest of the Polish front. In the Carpathians the day passed quietly.

FRANCE.

PARIS.—(*Day Report*)—The struggle during the day of the 30th was confined on almost every front to artillery combats. The cannonading was very intense on one side or the other at numerous points. Our artillery has everywhere secured the advantage.

Before La Bassée the British Army retook all the trenches which it momentarily lost. The Germans have cannonaded the belfry and church of Fonquevillers, (to the south of Arras.)

In the sectors of Arras, Roye, Soissons, Rheims, and Perthes our batteries have destroyed two of the enemy's pieces, several field works, and a certain number of lance bombs, and have dispersed several concentrations of troops, bivouacs, and convoys.

In the Argonne, in the woods of La Grurie, where our troops were obliged on the 29th to retreat slightly, as already reported, the Germans yesterday delivered near Fontaine Madame three new attacks, which were repulsed.

From the Argonne to the Vosges there has been no change. We hold, notably near Badonviller, the village of Angomont, which the Germans say they have occupied.

(*Night Report*)—There is nothing new to report.

GERMANY.

BERLIN.—In Flanders yesterday there were artillery duels only.

At Cuinchy, south of the highroad between La Bassée and Bethune, and near Carency, northwest of Arras, the Germans took some French trenches.

On the East Prussian frontier there were no events of importance.

In Poland, near Borjimow, to the east of Lodz, a Russian attack was repulsed.

KAISER DIRECTED LA BASSEE ASSAULT

His Presence Inspired His Troops to Desperate Valor in Massed Attacks.

GAIN SLIGHT, LOSS HEAVY

Germans Won Some Trenches at a Cost of 1,000 Men—British Sergeant's Heroism.

Special Cable to THE NEW YORK TIMES.

PICARDY, Jan. 31.—Severe fighting continued on Friday and yesterday in the La Bassée region, and progress has been made by the allied troops. The great number of unburied bodies of Germans shows how heavily the enemy paid for their massed attacks.

The Germans have also renewed their efforts in the Ypres and Armentières regions and have been almost as prodigal of big shells as in the murderous days of October and November; but nowhere have the British budged.

According to several German prisoners, the Kaiser himself supervised the grand assault in the region of La Bassée, and one French correspondent announces he was with his troops there for two days before that. It is certain that the attacking Germans came on with unwonted enthusiasm, not to say fanaticism, and by courting massacre bore down the opposition of the Allies' thin front line at certain points, only to be flung back in disorder later on.

The point at which they expected to break the Allies' communications was between Guinchy and Annequin. A heavy column debouched from Auchy and was allowed to advance into a deathtrap, for just north of Annequin the converging fire of the French "seventy-fives" and the no less destructive British artillery disposed of them in a few tragic minutes. A small proportion took safety in flight. Some were taken prisoners and while being escorted through Bethune narrowly escaped death from the explosion of a heavy shell fired from their own lines.

Givenchy was again the scene of terrible carnage. A notable incident was the feat of a Sergeant, who was sent to take possession of some houses near a ruined church in order to enfilade trenches then occupied by the enemy. He succeeded, and the British had won back a line or two of trenches, when another gray mass of Prussians loomed up.

The Germans had abandoned a Maxim in their haste, and the officer commanding the company called for a volunteer who knew how to work the gun. The Sergeant stepped forward, and it was only the rain of bullets that he flung upon the rapidly advancing enemy that saved his company from annihilation. He himself was struck soon afterward on the right arm by a fragment of a hand grenade, which put him hors de combat.

300 DEAD HUNG ON WIRES.

French Entanglements Crowded with German Victims of Futile Charge.

LONDON, Jan. 31.—"Our men in many cases fought with bayonets in their hands, and even knocked out many Germans with their fists. A story is told of one man who broke into a house held by eight Germans, bayoneted four of them, and captured the rest, while he continued to suck at his clay pipe," says the official "eye witness" with the British expeditionary force in a description of the battle of Jan. 25, when the Germans attacked the British north and south of La Bassée Canal and succeeded in capturing some of their trenches, which the French official report today says have all been retaken.

The battle, which began early in the morning, was preceded by the usual artillery duel. "At 8 o'clock in the morning," says the eye-witness, "the Germans launched an assault against the British and French on the south of the canal, and at one point penetrated our lines. About the same time they strongly attacked our troops at Givenchy, north of the canal, and, passing over our front trenches, temporarily gained a foothold in the place. But as their infantry surged forward through the village our men met them with cold steel, killing 100 with the bayonet.

"The fighting then proceeded for some hours at close quarters, but by noon we had reoccupied the whole of our original trenches around the village. The Germans showed the utmost determination in this quarter, delivering no less than five attacks on the northeast corner of Givenchy. In these attacks their losses were very heavy, several scattered bodies which had succeeded in penetrating our line being killed practically to a man. Our casualties in this part of the fight were comparatively light.

"Meanwhile, on the south of the canal the struggle was fiercely contested throughout the day. The Germans advancing along the main road were caught by the fire of our machine guns and left the ground littered with dead bodies, to the estimated number of 300, and as they came along the railway embankment they were also subjected to machine gun fire and suffered greatly. But, as has been said, they managed to penetrate our line at one point.

"By a counter-attack, however, undertaken about 1 P. M., in co-operation with the French, the Allies drove them back. Though we did not win back our original position, we established ourselves in a fresh line close behind it.

"A great part of the area where this fighting took place consists of brick-fields, where the adversaries fought hand to hand. During the day we captured fifty-three prisoners, including two officers.

"The total casualties of the Germans are reported to have mounted to considerably over 1,000 in their effort against our line. Against the French also, to the south of us, their attacks were repulsed with slaughter. They also made an attack in some strength on the French to the east of Ypres, in the neighborhood of Zonnebeke. Here they were repulsed with ease in an abortive attempt at a surprise, leaving 300 dead bodies hanging on their wire entanglements.

"In Givenchy village the fighting was of the most desperate nature, being in many cases at close quarters.

"On the whole, it may be said that the 25th of January was a bad day for the enemy in this portion of their line. They paid very dearly for the one small gain in ground they achieved."

CANADIANS LOSE SIX IN LA BASSEE FIGHT

Two Officers of Princess Patricia's Light Infantry Are Among the Killed.

LONDON, Jan. 31.—A Reuter dispatch from Northeastern France says:

"Princess Patricia's Light Infantry, the first of the Canadian contingent to reach the front, took part in the defense of the British trenches near La Bassée, which were attacked by the Germans on Jan. 25, and lost four men killed and a number wounded.

"The next day Lieut. Price of the Canadians was killed while leading his company into a trench, and another officer, named Pearson, is reported to have been killed.

"The Canadians took a number of German prisoners, and inflicted severe losses on a Landsturm regiment, which attacked their trenches."

Special to The New York Times.

TORONTO, Jan. 31.—Lieut. Charles Price, who was killed in action in France, had taken one company into the trenches for relief and was returning for another when a sniper shot him. He joined the Princess Patricias at Montreal, but has no relatives in Canada. Capt. Fitzgerald was killed in much the same manner as Lieut. Price.

Among those wounded in the regiment were Private Cooper of London, England, Private Lees of Calgary, and Private Cowie of Alberta.

INDIANS WON THE GREAT DUNE

Its Possession Gives Allies Strategic Advantage Near Nieuport.

By Marconi Transatlantic Wireless Telegraph to The New York Times.

NORTH OF FRANCE, Saturday, Jan. 30, (Dispatch to The London Daily Chronicle.)—The Allies, foreseeing a German attack on the Yser, have decided to take the offensive themselves. All of Thursday was spent in a vigorous assault west of Lombaertzyde against a sand hill of enormous dimensions called the Great Dune. The official communiqué now informs us that the Allies succeeded in getting a foothold on it. This is a most remarkable feat of arms, in view of the difficulties that the assault on this position presented and the strategic advantages that its possession offered to the Germans.

The Great Dune lies to the north of the Nieuport-Ostend Road, between Lombaertzyde and Westende. Lombaertzyde village and the western portion of the Great Dune is in the possession of the Allies. The remainder of the dune and Westende are held by the Germans. The fighting line stretches from the sea over the dune to the east of Lombaertzyde, then to the west of St. Georges; thence back across the Yser to the village of Ramscappelle, and then again to Pervyse and Dixmude.

The Great Dune is a sort of high, sandy plateau overlooking Lombaertzyde. The Germans had for a long time been strongly intrenched there. Numerous trenches had been dug by them in its sandy surface and strengthened with heavy planks. On the side of the dune which looks toward Ostend they had established guns that dominated Lombaertzyde, just below, and Nieuport and Oost Dunkerke beyond. A constant stream of the Allies' casualties has been attributable to the Great Dune. Many times the position at Lombaertzyde has been rendered untenable by the fire of the Germans established at Ratteyalle and their guns on the Great Dune.

Thursday's success, therefore, is of almost incalculable importance for the progress of the Allies' advance on Westende and Ostend. It was won by a combined attack of Zouaves and Indian troops, who threw themselves against the German trenches with magnificent dash, after the ground had been well swept by the Allies' artillery. Altogether ten successive attacks were made by the Allies from Lombaertzyde and Nieuport. The German troops consisted almost entirely of marine infantry. In killed and wounded their losses were 500.

There has been a good deal of talk of late of the allied troops having reached as far even as Ostend. It is asserted on the solemn word of soldiers who say they have been in the town. This statement has some slight foundation in fact. On two occasions patrols of about fifty men each have attempted to advance along the water side of the sand hills as far as Ostend.

RUSSIANS CONTINUE TO GAIN IN PASSES

Capture Guns and Prisoners in Great Battle Along the Carpathian Mountains.

LONDON, Jan. 31.—For the fourth time since the commencement of the war the Carpathian Mountains between the Dukla and Wyszikow Passes are the scene of a pitched battle. The previous battles were between Russians and Austro-Hungarians, but in that which is now developing the Austrians and Hungarians have the assistance of the German armies and are assuming a vigorous offensive.

Despite this, the Russian reports assert that the preliminary fighting has turned to the advantage of Russia and that prisoners and guns have been captured.

Simultaneously the Austro-Germans are concentrating armies in the mountains between Bukowina and Transylvania to prevent an attempt by the Russians to outflank them, and on the Rumanian and Servian frontiers to check any effort of the armies of those countries to take a hand in the fighting, upon the result of which Austria stakes much.

The Russians are also pushing their offensive in East Prussia, while the Germans continue their attack on the Russian positions in Central Poland. These operations, however, are secondary to the battle in the Carpathians, the outcome of which is likely to have a marked effect on the future operations of the war.

AUSTRO-GERMANS ON DANUBE?

Large Force Reported Where Hungary, Servia, and Rumania Meet.

LONDON, Monday, Feb. 1.—According to The Daily Mail's Venice correspondent, telegrams received there from Bucharest and Uskub say that an immense Austro-German army is concentrated at Tekia Schipka, on the Danube, at the junction of the Hungarian, Rumanian, and Servian frontiers.

The force, the dispatches add, is ready to pour into Servia, but is prevented from moving by the floods.

SAYS BURIAN URGED PEACE ON KAISER

Continued from Page 1.

lies or some great victory might prove their salvation.

"The Germans agreed that it was necessary to dispatch reinforcements to Hungary, and promised to transfer troops up to the number of 1,000,000 by Spring. One and one-half million soldiers would be sent to France, as a last attempt to crush the Allies and force peace.

"These are said to have been the main points of the negotiations between the German statesmen and Baron Burian, but of course a number of special questions also were discussed and settled."

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Feb. 1.—The Times, commenting on peace rumors emanating from Copenhagen, says:

"We have gone reluctantly into this war because we clearly saw that Germany threatened certain interests, material and moral, which are vital to us and vital to European civilization. We are highly resolved to rid ourselves and the world of that menace. Until this our settled purpose is accomplished we refuse to think of peace. We mean to have a real peace, and we shall fight on until we get it. That was our attitude two months ago, it is our attitude today, and it will remain our attitude to the end.

"When Germany is ready to accept our terms, she knows where to say so. Until then her suggestions of peace are a dishonest stratagem, intended, as Senator Lodge has said, to curry favor in America, or they are indifferent to us."

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10¢
Quality Superb
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Makers of the Highest Grade Turkish and Egyptian Cigarettes in the World

DACIA STARTS OUT ON TEST VOYAGE

Continued from Page 1.

the transaction resulting in the sale to use as evidence if taken to a prize court.

William A. Hamilton, Secretary of the Breitung Mines Corporation, denied last night that the delay in the Dacia's sailing was due to any question of insurance.

"It was purely a technical matter," he said; "a local question relating to the cargo, and not of such a nature as to raise any international difficulties. As to the rest, we have nothing more to say on the matter. We are merely waiting for what may develop."

SUGGESTS NEUTRAL FLAG.

London Newspaper Sees Way Out of the Submarine Peril.

Special Cable to THE NEW YORK TIMES.

LONDON, Jan. 31.—The Daily News, commenting editorially on the submarine raid in the Irish Sea and the best method of protecting British commerce, says:

"In the last resort there is the possibility of transferring British merchant vessels to a neutral flag. Those who are clamoring for drastic action against the Dacia or for pushing to the extreme the notion of British rights against commerce, would do well to temper their views in the light of the submarine."

BRITAIN MAY BUY FOOD SHIP.

Will Take Over the Wilhelmina Unless Relief Commission Does.

LONDON, Jan. 31.—The offer of the American Commission for Relief in Belgium to buy the cargo of the steamship Wilhelmina has attracted wide attention in England. It is regarded generally as a possible happy ending to the Wilhelmina incident, which threatens to arouse the resentment of the British public.

If the American Commission is not able to buy the Wilhelmina's cargo, it unquestionably will be bought by the British Government.

It is generally understood that the British authorities will not permit shipments of food to Germany because of the recent action of the German Government in taking over food supplies. The Wilhelmina, however, sailed from America before the German decree was published. Consequently the British Government is expected to buy her cargo and not throw it into a prize court.

115,000 BALES CROSS SEA.

Safe Arrival Reported of Big Shipments for Germany.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Feb. 1.—A dispatch to The Morning Post quotes a leading German textile trade journal as saying that 115,000 bales of American cotton, all destined for Germany, had arrived at European ports.

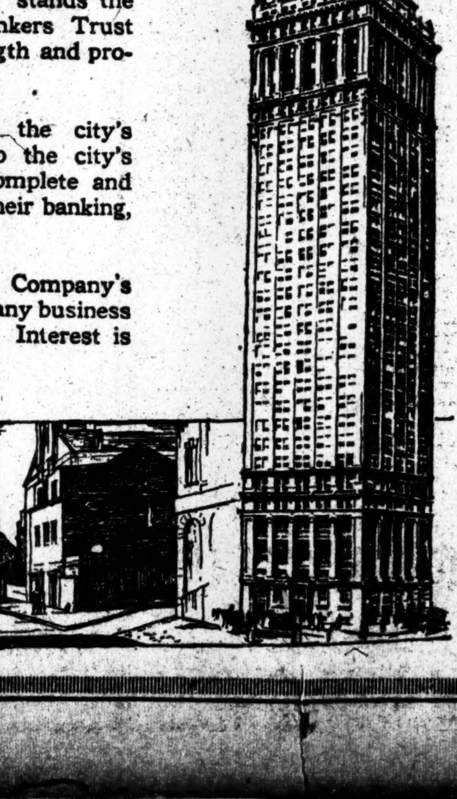
According to this authority, 40,000 bales have been landed at Gothenburg, 40,000 at Rotterdam, and 25,000 at Bremen. The cotton which reached Gothenburg is to be taken to Germany in small boats.

The changes at Wall and Nassau Streets typify this City's progress.

IN colonial days John Simmon's little tavern stood on the northwest corner of Wall and Nassau Streets. Today, on the same corner stands the pyramid-crowned building of the Bankers Trust Company, symbolical of the city's strength and progressive energy.

This Company's progress reflects the city's progress; its activities are builded into the city's business life. The Company affords complete and efficient service to all who entrust to it their banking, trust and foreign exchange business.

You are invited to investigate the Company's services and to call or write in regard to any business in which the Company can serve you. Interest is paid on balances of $1,000 or more.



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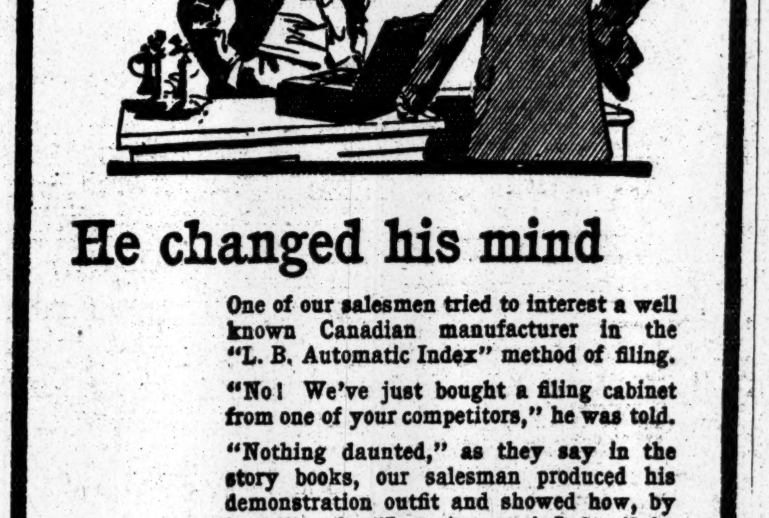

He changed his mind

One of our salesmen tried to interest a well known Canadian manufacturer in the "L. B. Automatic Index" method of filing.

"No! We've just bought a filing cabinet from one of your competitors," he was told.

"Nothing daunted," as they say in the story books, our salesman produced his demonstration outfit and showed how, by installing the "L. B. Automatic Index," the manufacturer could get along without the filing cabinet that had been ordered.

The order for it was canceled. The "L. B. Automatic Index" was installed for what it would have cost for the new filing cabinet. The customer secured more space and a better system of filing.

Would you like booklet descriptive of the "L. B. Automatic Index"?

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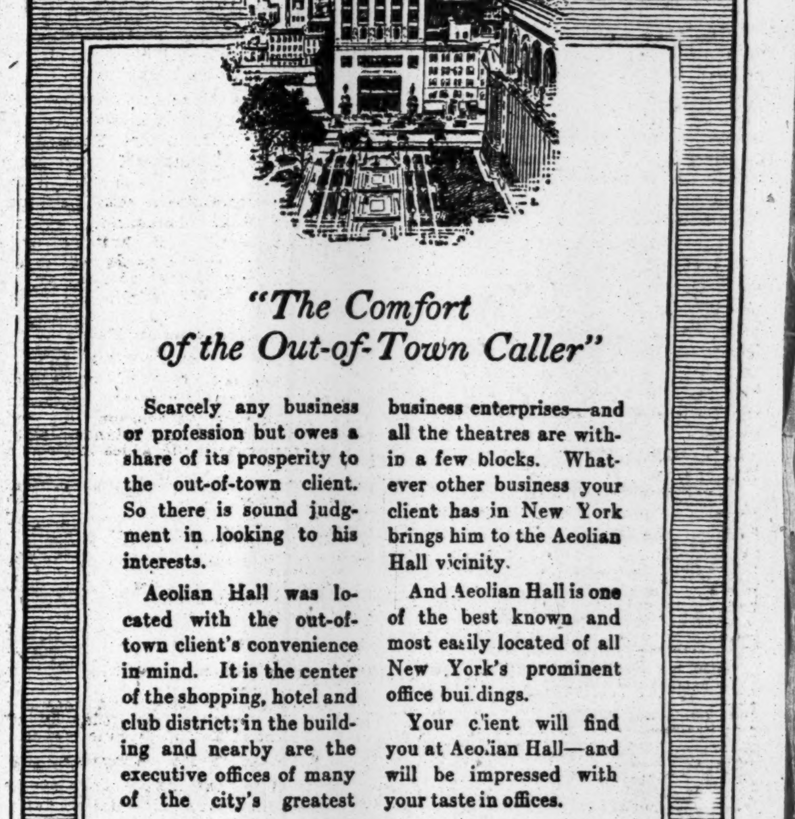

"The Comfort of the Out-of-Town Caller"

Scarcely any business or profession but owes a share of its prosperity to the out-of-town client. So there is sound judgment in looking to his interests.

Aeolian Hall was located with the out-of-town client's convenience in mind. It is the center of the shopping, hotel and club district; in the building and nearby are the executive offices of many of the city's greatest business enterprises—and all the theatres are within a few blocks. Whatever other business your client has in New York brings him to the Aeolian Hall vicinity.

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GOVERNMENT AVOIDS SHIP CONTROVERSY

Continued from Page 1.

bill at the present session, and there is high authority for the prediction that the failure of the bill to reach a vote by March 4 will mean a call for an extraordinary session. In the face of informal notice of this determination Republican Senators have planned a protracted filibustering debate, which, they say now, will last as long as this session. To beat down this opposition by wearing out the bill's opponents, the Democrats are determined, once the Senate convenes tomorrow, to hold it to a continuous sitting until a vote is reached.

There is no doubt that the bill will pass when the roll is called. The Democratic majority in the Senate is an even ten. Mr. La Follette of Wisconsin may add one radical Republican vote, and Mr. Poindexter of Washington may assist with the only Progressive vote in the chamber. Not more than three Democrats, it is believed, will vote against the bill—Mr. Camden of Kentucky, Mr. Hardwick of Georgia and Mr. Vardaman of Mississippi.

No one tonight would venture a prediction as to when the majority would be able to bring on the vote. A Democratic leader yesterday admitted that, counting only physical considerations, the Republicans undoubtedly could talk until noon of March 4 brought the session and the Sixty-third Congress to a simultaneous end. But his hope of beating down opposition before that time was based on the fact that there was not enough public sentiment against the bill to support the Republicans in a prolonged filibuster, and also on his firm belief that an extraordinary session would certainly follow failure to get a vote.

All the preliminaries to a vote have been disposed of. An order is already entered that when a vote is taken it shall be by formal roll call. Under this order as soon as a lull occurs in the speeches on the bill, the Vice President can simply direct—in as low a voice as he pleases—that the clerk call the roll. The first name on the roll is that of Mr. Ashurst of Arizona, a Democrat, and when he has responded, there is nothing that can prevent the vote from going to its conclusion.

Under ordinary conditions the opposition could renew the fight on the conference report. But on this bill it is almost certain that there will be no conference report. The President is expected to use his influence to induce the House to accept the Senate substitute. In that case, after the vote in the House, the bill would be ready for the President's signature.

There are rumors tonight that some important development will occur before the end of the week. What this development might be is not indicated, but guesses all go in the direction of a surprise ruling of the Chair that would effect a partial closure. Democratic Senators, as Presidents pro tempore in Friday's all-night session, showed a willingness to go to lengths in their rulings to force an end to the debate. But it is not believed that Vice President Marshall would deviate from established procedure. He has given Republicans assurances to this effect.

NO FORMAL PROTEST MADE.

Ship Exchanges Confined to Statements of Views, Says The Temps.

PARIS, Jan. 31.—Neither the French nor the British Government has made any formal protest concerning the proposed purchase of German ships by the United States, according to The Temps, which adds:

"The French Government has in recent exchanges of views confined itself to stating its point of view, which, like that of the British, is in conformity with the terms of the Declaration of London."

LONDON, Jan. 31.—Dispatches from the United States that the British Government would offer objections to the use of German ships transferred to the American flag, even in the South American trade, are contrary to the understanding here of the British position.

While the Government feels that German interests would avoid in a measure the consequences of war if their ships interned in the United States were sold, nevertheless if the transfer of money were withheld until the end of the war and the ships were put into the South American trade it is probable that no objection would be made.

WILSON'S MESSAGE TO JAPAN

Expresses Hopes for a More Cordial Understanding.

TOKIO, Jan. 30, (Cable Dispatch to East and West News Bureau.)—Tokio newspapers are giving much prominence to the message embodied in the letters of President Wilson and Secretary Bryan addressed to Prof. Mathews, who read them before the gathering of the Federated Churches of Japan on the 28th.

In President Wilson's letter there is this passage:

"Everything which can bring about a better and more cordial understanding between the American and Japanese peoples has my earnest approval. That the feeling of Americans toward Japan is one of genuine friendship I think you believe as strongly as I do. And my message of friendship, co-operation, and mutual good will is undoubtedly from the American people themselves."

Secretary Bryan in his letter says:

"There is no country with which our relations are more amicable, there being but one subject upon which the two nations are not in entire agreement, namely, the California question; but I have no doubt that a solution will be found honorable to both nations. In fact, I cannot believe that any dispute can arise between two such nations as America and Japan which will not yield to peaceful settlement, both nations being animated, as they are, by the desire for justice and sincere friendship each toward the other. Lack of knowledge is a fruitful source of many misunderstandings, internationally and individually, and mutual acquaintance must ultimately result in increased amity and friendship. 'Father, forgive them, for they know not what they do,' is Christ's prayer from the cross."

The Asahi, commenting on President Wilson's message concerning his veto of the Immigration bill, editorially says:

"On reading this declaration of President Wilson, we are irresistibly led to feel as if we were pursuing the noble messages of Washington and Lincoln to the American people. For it is the voice of democratic America, which has for long secured its name and position in the world by its steadfast adherence to the principles of liberty and equality. The message impresses us more and more with the noble personality and high character of its author, and we express our most sincere hope that President Wilson will realize his ideals by taking proper measures to find a solution for such acts as the Anti-Alien Land law and other anti-Japanese bills, so manifestly opposed to the very spirit which lies at the foundation of the American republic."

ROCKEFELLER FUND IN NEW WAR WORK

Colony of 1,000 Refugees, with Raw Materials, to Make Clothing as Experiment.

CHANGED POLICY EXPLAINED

British Soldiers' Letters, Received Here, Express Gratitude for Comfort Kits from America.

The Rockefeller Foundation yesterday issued a statement about its future activities in reference to the Belgian food problem. The statement followed the publication in THE TIMES yesterday of the news that the foundation would close its Belgian relief offices in the Maritime Building, 8 and 10 Bridge Street, this week, and that it had abandoned the work of leasing piers and organizing a ship service to transport relief cargoes to Belgium, a charity that was announced some week ago by John D. Rockefeller, Jr.

The Rockefeller Foundation announcement, in full, reads:

The following statement is issued by the Secretary of the Rockefeller Foundation in regard to statements appearing in the morning papers of Sunday, Jan. 31, to the effect that the Rockefeller Foundation had withdrawn from Belgian relief work:

The statements in the morning papers to the effect that the Rockefeller Foundation had decided to withdraw from active connection with Belgian relief are unauthorized and contrary to the fact. The basis for these statements seems to have been the announcement that the shipping office temporarily opened at 10 Bridge Street would be closed. But the cooperative arrangements with the Belgian Relief Committee of New York, for the execution of which this office was opened, have been superseded since the Commission for Relief in Belgium opened its offices at 71 Broadway and was ready to take over all the details of assembling cargoes and chartering and loading ships.

The only reason for the foundation's assuming these functions at first was that facilities for assembling and shipping cargoes had not previously been provided. When the Commission for Relief in Belgium became fully organized in December, it offered to take over the whole matter of transportation, as it had funds that were available exclusively to meet such charges, and it offered to reimburse the Rockefeller Foundation for transportation charges paid by the latter, so that the foundation's resources could be wholly available for the purchase of supplies. This offer was accepted and the foundation has been co-operating with the commission in accordance with this understanding for nearly two months.

So far from having abandoned Belgian relief, the foundation's War Relief Commission is still in Europe actively co-operating with the official relief organizations in Belgium, especially with a view to the perfection of plans whereby self-help may be stimulated. An experiment is now being tried on a small scale whereby a colony of about 1,000 refugees are being provided with the raw materials for making those articles of clothing of which there is the most desperate need.

It is impossible to say at this time to what extent the Rockefeller Foundation will be able to participate in the further purchase of food supplies or in the work of rehabilitating the destitute population of Belgium. Earnest attention is, however, being given to these problems. There is no doubt at all that the need of food, and especially of wheat, will exist for months to come and that very large demands will continue to be made upon the generosity of the whole world.

The Rockefeller Foundation statement was issued by Jerome D. Green, Secretary of the Foundation.

SOLDIERS SEND THANKS.

Letters to British American Fund from Sailors Also.

The British American War Relief Fund, of which Lady Herbert is President and Mrs. Henry J. Whitehouse, Treasurer, is receiving letters from British soldiers and sailors by every European mail, thanking the members of the committee for the comfort kits and warm clothing sent to them from America. Subscriptions to the fund may be sent to Mrs. Whitehouse at 200 Fifth Avenue.

Red Cross Supplies Go Today.

The steamship Aymeric, which is scheduled to sail for Rotterdam today with a cargo of food supplies consigned to Belgium from the Commission for Relief in Belgium, of 71 Broadway, will take also Red Cross supplies for the Belgian Relief Committee in the Netherlands, and for the American Red Cross units on duty in Germany.

For Belgian Babies.

The American Committee for Relief of Babies of Belgium acknowledges receipt of $25 each from Mrs. Edward S. Buckley, Mrs. Thomas M. Orr, and "A Sincere Friend," and $10 from "Cash." Subscriptions may be sent to Bernard Raap, Treasurer, 2 West Forty-fifth Street. A knitting and sewing society for the babes will meet on Thursday afternoons under the direction of Mrs. Homer Gilson and Mrs. Imogen King.

Field Ambulance Fund.

The following contributions of $10 or more have been received by Samuel Thorne, Jr., Treasurer of the American Field Ambulance Association, for the support of the Field Ambulance Corps, now operating with the Allies in France and Belgium:

Bertha White	$20
J. Eads Switzer	50
Dorothy Cheney	20
Herbert B. Shonk	25
Harriet C. Townsend	100
James F. Jackson	25
Ruth Cotting	110
Mr. and Mrs. John F. Tyler	100
Dr. William F. Richardson	100
Mary Bartlett	25
Fannie Bartlett	25
Mrs. C. F. Hutchins	10
Lester Leland	1,000
Miss Eugenia Gardiner	50
Unknown	50

Subscriptions to this fund may be sent to Mr. Thorne at 19 Cedar Street, or to Redmond & Co., 33 Pine Street.

$319,329.15 For Hospital.

The fund for the maintenance of the American Ambulance Hospital in Paris, now totals $319,329.15. New subscriptions include $700 from T. J. Caswell and $10 from Herman C. Haffer. Subscriptions may be sent to J. P. Morgan & Co., 23 Wall Street.

Charity Dance Tonight.

A dance will be held at 10:30 o'clock tonight at 11 East Forty-fifth Street, for the benefit of the British American War Relief Fund of 200 Fifth Avenue. Among those who have signified their intention of being present, it is announced, are Mayor and Mrs. Mitchel, Mrs. Stuyvesant Fish, Mrs. Ogden L. Mills, Miss Elsie de Wolfe, Mrs. George Gould, Mrs. Newbold Edgar, Mrs. Sidney Breese, Mr. and Mrs. Theodore Roosevelt, Jr., Mrs. James D. Eustis, Mrs. Ralph Sanger, and Mrs. F. W. Whitridge. The Entertainment Committee is composed of Mrs. Arthur Scott Burden, Mrs. Charles Dana Gibson, Seton Henry, Henry G. Gray, Miss Josephine Osborn, and Miss M. H. Wiborg. Tickets may be procured from Miss Wiborg at 11 East Forty-fifth Street, Miss Osborn at 850 Madison Avenue, or at the door. There will be professional entertainers to perform between dances.

MISERY IN HOLY LAND AS A RESULT OF WAR

Great Suffering Among Populace—Quarrels Between the Turks and the Germans.

Special Cable to THE NEW YORK TIMES.

BERNE, Jan. 31, (Dispatch to The London Morning Post.)—Several Swiss subjects who have just arrived from Palestine and Syria have interesting information to give about what is going on there. Putting these various accounts together, there can be no doubt matters in the Holy Land are today literally topsy-turvy.

The existence of strained relations between Turkish and German officers is confirmed by these neutral observers, as also is the fact that the holy war is a fiasco. The Moslems in general are highly discontented and ask nothing better than to see the war cease if only because of the extremely heavy requisitions which are being made. Poor enough at any time, those people are now reduced to the extremity of misery, the Turks and Germans having commandeered all the chief necessaries, not merely camels, mules, horses, and cattle of all descriptions, but also wheat, barley, paraffin, butter, sugar, and coffee, to say nothing of money.

Whatever may be the result of the Turkish campaign elsewhere, it certainly has caused misery in Palestine and Syria. Even the German officers themselves probably scarcely believe any good will come out of the desert march toward the Suez Canal to attack Egypt, the difficulties of such an enterprise being too great, and much time having already been lost during which it has been possible to make arrangements for the defense of the canal.

Corruption never has been worse than at present in the countries under Ottoman rule. Abdul Hamid's government was bad, but that of the Young Turks is far worse, and the people of Palestine and Syria know this and are looking for deliverance which seems to them long in coming. If a British force of 100,000 troops were to land at Beirut and Jaffa the people would welcome them.

Special Cable to THE NEW YORK TIMES.

CAIRO, Jan. 31, (Dispatch to The London Daily Chronicle.) — Refugees who have arrived in Egypt from Palestine report that conditions there go from bad to worse. The relations between the German and the Turkish officers have reached a stage of acute tension, and particularly are the relations bad between Djemal Pasha, Commander in Chief and Prussian, Hack Bey, who is in command at Jerusalem.

Cases of actual starvation have occurred in Jaffa and Jerusalem, though in Galilee conditions are fairly good owing to the activity of the Zionist organizations. There excellent work has roused the ire of the Turkish authorities, and Aldin Bey, lately Governor of Jaffa, who is now attached to the staff of the Fourth Army Corps, has sworn to exterminate all the Zionist organizations.

Aldin Bey is a cousin on Enver Pasha, and it is said that it is likely that his threat will be carried out.

The Anglo-Palestine Company, a banking concern, has done much excellent work in helping the refugees, who have arrived in Egypt.

The company has been doing the utmost to assist refugees with depositions. This afforded great relief to the refutions throughout Palestine.

Humanitarian work is also being done by the United States warship Tennessee, which has been fitted up as a transport and has been going back and forward between the ports of Egypt and Palestine, in order to bring refugees to this country for safety. Another batch arrived at Alexandria yesterday, and the reports brought by them with reference to the situation tend to show more and more strongly the inability of the Turks to do anything that is effective against Egypt.

Everything is quiet in Egypt and the people are convinced that the country is secure against all attack. It is becoming clearer every day that the Turkish plans are so much bluff and that no force of any importance is yet in the movement against the Suez Canal.

BELLIGERENTS SLAYING JEWS.

Oscar S. Straus Urges an Appeal Through the State Department.

The Jewish Daily News has received the following telegram from Oscar S. Straus, now in Pasadena, Cal.:

"The Jews are fighting with signal bravery in the armies of their respective countries. The wholesale slaughter of their parents, wives and children in Poland by Russian and Prussian soldiers is the extreme disgrace of both sides.

"Let an appeal be made to the world's conscience by exposing the horrible inhumanities. Let the appeal be made not only to Russia, but also to her allies, Britain and France. Let the appeal be made to Germany and Turkey to safeguard Jewish noncombatants in Palestine, who are being plundered and expelled without cause. Let the American appeal be sent to Secretary Bryan, to be forwarded through diplomatic channels.

"The Hague Tribunal has no initiative or jurisdiction. An appeal for equal rights will properly come before the Congress of Nations after the war to adjust permanent peace."

TURKS BEATEN AGAIN.

General and Staff of Thirtieth Division Taken Near Sari-Kamysh.

LONDON, Jan. 31. — The Russians have inflicted another defeat on the Turks in the Sari-Kamysh region, where during a snow storm they crossed a mountain and after heavy fighting captured the commanding General and the staff of the Thirtieth Turkish Division and a large quantity of war material.

To add to the difficulties of the Ottoman Army, the Russian fleet has resumed its activity in the Black Sea and has bombarded the Turkish barracks at Trebizond and Rizah, besides sinking several Turkish sailing vessels used as transports.

The Daily Telegraph's Petrograd correspondent sends a report that the Turks, under the supervision of German engineers, are hurriedly constructing a branch railway from Angora to Sivas, Asia Minor, which is intended to replace the Trebizond water route as a feeder for the Ottoman troops on the Caucasian front.

The German Consul at Tabriz, Persia, has placed himself under the protection of the American Consul, according to the correspondent.

EGYPTIANS DISTRUST NEWS.

Not Easily Convinced That Turks and Germans Can Be Beaten.

Special Cable to THE NEW YORK TIMES.

CAIRO, Jan. 31, (Dispatch to The London Daily News.)—In the recent outpost fighting the Turkish forces engaged were line troops wearing khaki—this fact explains the shooting of a French aviator and an English pilot which was telegraphed yesterday.

Clouds of Arab cavalry popularly expected to sweep down on the canal in a series of raids have not been seen.

In order to understand the bearing of the latest news upon Moslem opinion, particularly in Cairo and Alexandria, it must be borne in mind that Turkey still enjoys considerable military prestige here. Tens of thousands of Egyptians continue to regard her one of the great powers. They never believed the news of her defeat in the Balkans and the reoccupation of Adrianople confirmed them in their skepticism. At the same time a secret German propaganda for some years before the war did much to spread abroad the doctrine of German invincibility. It is not to be wondered at, therefore, that a section of the population holds entirely erroneous views as to the present balance of power and requires unmistakable evidence of Turkish defeat to open their eyes.

The temperature in Cairo is 84 in the shade, and troops in the trenches on the canal are finding the heat trying. They are using every available means to secure shelter from the scorching sun.

$5,000,000 SENT TO TURKEY.

Germany Has Forwarded $15,000,000 in All, Athens Report Says.

Special Cable to THE NEW YORK TIMES.

ATHENS, Jan. 31, (Dispatch to The London Daily News.)—Two railway wagons, containing gold to the value of $5,000,000, have passed through Bulgaria for Constantinople.

The total sum Germany has sent to Turkey is $15,000,000.

WAR RIOT IN ITALY CHECKED BY TROOPS

Republicans Attack Leaders of Neutral Party at Meeting in Rome.

MENACE AUSTRIAN EMBASSY

"Prince von Buelow Has Bought You, You Supporters of Austria!" They Shout.

ROME, Jan. 31.—Troops with fixed bayonets had to be called out today to re-establish order at a meeting which had been organized by Senators, members of the Chamber of Deputies and other prominent persons with the purpose of forwarding a movement in favor of Italy's maintaining neutrality in the war.

A large number of persons, mostly Republicans, who are against the maintenance of neutrality, gathered at the entrance to the hall and, in spite of the efforts of the police, attacked the Neutralists.

Deputy Bruno Delmonte, leader of the Neutralists, had his ears boxed, and some one spat in his face. He defended himself with his cane. During the disorder cries of "Shame, Prince von Bülow has bought you, you supporters of Austria!" rose from the anti-Neutralists.

Finding that the police could not properly handle the situation troops were called out and restored order.

After this incident the anti-Neutralists attempted to approach the Austrian Embassy, crying "Down with Austria!" "Down with Germany!" "Long live France!" and "Long live the war!"

The troops again had to be called upon to disperse the crowds.

FLORENCE, (via Rome,) Jan. 31.—An attempt to foment a general strike here today resulted in failure, chiefly through the energetic attitude of the populace, which threatened to take the law into its own hands against the disturbers.

ITALY DROPS CEREALS DUTY.

Royal Decree Wipes Out Tariff on Wheat and Flour.

Special Cable to THE NEW YORK TIMES.

ROME, Jan. 31, (Dispatch to The London Daily Chronicle.)—Free trade in wheat and all other kinds of cereals and flour is the solution Signor Salandra and the Ministry have decided upon to meet the serious crisis prevailing in Italy owing to the shortage of foreign supplies and the consequent heavy rise in prices. This bold resolution, proclaimed in a royal decree promulgated this morning, also gives facilities for a reduction of 50 per cent. in the present freight rates both on the state railways and the subsidized steamship lines.

The Government is further empowered to inspect the private stores of cereals and flour so as to ascertain the exact quantity available and is to control matters relating to baking and the public sale of bread, so as to prevent high prices. Severe penalties will be inflicted on speculators. Italy's experiment in free trade begins forthwith and will continue until the end of June.

BREAD RISE IN ENGLAND.

Price Up 50 Per Cent. and Labor Element Roused to Action.

LONDON, Jan. 20, (Correspondence of The Associated Press.)—While English newspapers continue to feature every article, authoritative or otherwise, tending to show that Germany is suffering from food shortage, the abrupt increase in food prices in Great Britain refuses longer to be concealed, and the labor element threatens to bring the matter before Parliament.

Bread has increased 50 per cent. in price to the consumer. The effect of this on the poor is drastic. All agencies concerned are seeking to pass the blame to some one else. J. C. M. Kerslake, President of the Master Bakers' Protective Society, places the responsibility primarily with speculators. "Wheat gambling and increased freight rates," he says, "are the chief causes, although the increased cost of yeast, higher wages to bakery workers and the increased cost of fodder have been contributing factors."

Shipowners shrug their shoulders when asked about increased freight charges. "The supply of ships is not equal to the demand," they say, and dismiss the subject. It is true, however, that longer and less direct voyages made necessary by the war have had a marked effect on freight rates, an effect for which no individual or group of individuals can be blamed.

BERLIN'S FRUGAL 'WAR TEAS.'

Society Tries to Make Soldiers' Fare Fashionable.

Special Cable to THE NEW YORK TIMES.

PARIS, Jan. 31, (Dispatch to the London Morning Post.)—Swiss papers tell of the new afternoon "war teas" in the German capital. There are no thin slices of bread and butter at these functions, but thick hunches with lumps of something which might be a cross between oleomargarine and Gruyère. The idea is partly to make Berlin society realize what the food of the men at the front is like, and partly to accustom it to the fare which Berlin may be glad to get before the year is out. According to a writer in the Tribune de Génève, the fashionable quarter of Berlin is already experimenting with loaves of a mixture of buckwheat, rye flour and potatoes.

One of these military teas was given the other day at the Reichstag, under the patronage of a committee made up of the wives of the members. Its success was pronounced. "War pies" and tough cakes covered with goose fat were part of the bill of fare.

CUT BERLIN BREAD OUTPUT.

Cologne Druggists May Have a Monopoly in Wheat Bread.

Special Cable to THE NEW YORK TIMES.

COPENHAGEN, Jan. 31, (Dispatch to The London Daily Chronicle.) — The Berlin correspondent of the Berlingske Tidende telegraphs that the municipalities of Greater Berlin, in a conference, have decided that bakers in future must restrict their production to 75 per cent. of their present output in order to enforce the decrees in regard to the consumption of bread.

The correspondent adds that in Cologne it has been decided that only rye bread must be baked for general use, with sufficient wheat bread for the sick of the town. Should this regulation be contravened in such degree as to call for attention, arrangements will be made whereby apothecaries will have a monopoly of the right to sell wheat bread.

BREAD MAY COST MORE.

Price Likely to Go to Six Cents a Loaf, Bakers Assert.

The price of bread will rise from five to six cents a loaf soon, in the opinion, expressed last night, of Hugo Fredericks, President of the Wholesale Bakers' Association. Mr. Fredericks said that wheat had gone up so in price that the bakers even now were unable to make a profit on five-cent bread and must call upon the consumers to share the burden with them.

If wheat continues to rise, Mr. Fredericks thought, until it reached the predicted $2 a bushel, bread might go as high as seven cents a loaf.

SOCIALISTS' PEACE WORK.

Special Cable to THE NEW YORK TIMES.

AMSTERDAM, Jan. 31.—(Dispatch to the London Morning Post.)—The Dutch Socialist paper, the Tribune, reports that the Executive Committee of the German social-democratic party has adopted the following resolution:

"The Executive Committee considers it desirable that every opportunity should be taken to initiate common action in favor of peace by the whole of the International Socialist League, especially by the Socialist parties in the belligerent kingdoms."

GERMAN 'LIQUID AIR' BOMBS WORK HAVOC

Look Like Champagne Bottles and Are More Deadly Than Melinite.

Special Cable to THE NEW YORK TIMES.

PARIS, Jan. 31, (Dispatch to The London Daily News.)—An officer who has been through the entire campaign and is now resting before returning to the front has given me some details concerning a new and extremely powerful explosive which the Germans have been employing for about a month.

"My battalion," he said, "facetiously calls these missiles bottles of champagne. They are cylindrical in form and about as long as a champagne bottle; that is to say, about 12 to 16 inches, and about 5 inches in diameter. We suppose they are filled with liquid air or liquid carbonic acid.

"They are thrown a distance of from 300 to 400 yards—this is the maximum—and without any great initial velocity. You can follow the projectile through the air and see where it is going to drop. They are apparently thrown by means of mortars, and when they fall and explode the effect is equivalent to that produced by the explosion of a charge of 132 pounds of melinite. A single bottle of champagne makes a hole from 45 to 55 feet in diameter and 30 or 40 feet deep."

GERMANS MASS NEAR YPRES.

Heavily Reinforced, May Try Again to Hack Their Way Through.

AMSTERDAM, (via London,) Jan. 31.—Large numbers of German troops destined for the Ypres front have been concentrated, according to the Telegraaf. Fresh troops, with war materials, are reported to be assembling on the Yser front, and activity on the Ostend Railway is taken to indicate that another serious effort will be made to break through the Allies' lines in Flanders.

The Telegraaf prints a report that 2,000 mutinous German troops have been transferred from Roulers to the eastern front.

GERMAN PAPER ASSAILS US.

Not Neutral in Spirit if We Export Arms, Says Cologne Gazette.

Special Cable to THE NEW YORK TIMES.

LONDON, Monday, Feb. 1.—The Cologne Gazette, commenting on the summary of Secretary Bryan's letter, says:

"We must protest decidedly against the assertion that the United States in this war is honorable toward all the belligerent parties. As regards the letter of neutrality there is no doubt, but assuredly not according to the spirit. He who delivers to one of the belligerent parties arms to the value of more than 1,000,000,000 marks has lost the right to pass as impartial, and one can no longer believe that he is seriously anxious to restore the peace of nations.

"International law may afford the German Government no weapon for demanding a cessation of supplies of arms, but the German people will not forget the attitude of America and will remember it whenever big words about humanity and morality and other ideals of national brotherhood ring across the ocean. We cannot believe that the representative of a great and independent power has miserably conceded to the English that it is the business of the power which has the supremacy at sea to prevent contraband from reaching the enemy."

GREAT BRITAIN HAS 178 PEERS IN THE ARMY

Among the Nobles Fighting Are Eight Dukes and Sixty-One Earls.

LONDON, Jan. 24, (Correspondence of The Associated Press.)—There are 178 peers serving in the British Army, including eight Dukes, ten Marquises, sixty-one Earls, twenty-two Viscounts, and seventy-seven Barons.

The Earl of Annesley, Viscount Hawarden, and Lord Congleton have been killed in battle, and the Duke of Roxburghe, the Marquises of Northampton and Tweeddale, the Earl of Leven, and Lords Gerard and Somers have been wounded, while the Earls of Erne and Stair have been taken prisoners by the Germans.

WOMAN HISSED IN DEBATE.

Poet and Actress Discuss War Before Pro-German Audience.

An audience made up for the most part of Germans and German-Americans ventured into the storm last night to hear a debate on the war at the Park Theatre in Columbus Circle. The debaters were Miss Gertrude Kingston, an English actress, and Dr. Hanns Heinz Ewers, the German poet.

So partisan was the audience that the Chairman of the meeting on one occasion, in asking for order, said that he was deeply regretful that his duties compelled him to ask of people who prided themselves on their culture that "they give to a woman the same courtesy that they would accord to a man."

Miss Kingston was interrupted time and again with hostile comment, sometimes accompanied with hisses. She evoked a hostile demonstration when she referred to the fact that there were so many Germans in the United States, and added: "Those who shout the loudest in the United States for the fatherland are those who have abandoned its responsibilities."

But it was when she referred to what she termed "the unflinching logic of the American newspapers" in the present European crisis, that the audience showed its most bitter disapproval.

"If the Germans are so happy in Germany," asked Miss Kingston, "I would like to know why so many of them have left there to make their homes in England and in America. In England alone we have five Germans to every Englishman in Germany. Why is this so, if Germany is such a desirable place in which to live?"

When Dr. Ewers got up to reply he read a prepared argument, in the opening of which he said that in a contest between a man and a woman the man was always handicapped because the audience was sure to show its sympathy for the woman. Even some of the Germans present had to smile at this when they recalled how Miss Kingston had been received.

Dr. Ewers denounced the way in which England had governed her colonies and said that when the war ended, provided the Allies won, which he seemed certain would not be the way the war would terminate—England would take everything in sight except perhaps Alsace and Lorraine, which he said would probably go to France. He spoke of the deep piety of the Kaiser and said that the Kaiser had a perfect right to expect divine approval in his efforts to save the Fatherland from its enemies.

Dr. Ewers painted a dark picture of what would happen to the United States if Great Britain ever got her hands on the Panama Canal. With the aid of Japan, he said, England would crush the United States and its great Atlantic fleet would be bottled up somewhere, just as the German fleet is at the present time. He also said that in the event of such a war England could land her armies almost anywhere she willed on our shores. All these things might happen, he said, if the Allies won and England continued mistress of the seas.

GREEN STRIPE SCOTCH
A Whiskey that will agree with you.
ANDREW USHER & CO., Edinburgh.

RAILROAD MUST AID STRICKEN PASSENGER

Court of Appeals Comments on Conductor's Diagnosis of "Drunk."

TO RETRY MIDDLETON SUIT

Man on Amsterdam Avenue Car Who Rode for Six Hours Died After Stroke of Apoplexy.

The duty of common carriers toward their passengers who may be taken ill in transit has been defined by the Court of Appeals in the case of Lewis Middleton, who died on a street car in this city on May 24, 1910. Suit for damages was brought by the widow, Mrs. Nellie G. Middleton. The evidence showed that Mr. Middleton boarded the car at Amsterdam Avenue and 140th Street at 2 o'clock in the afternoon. He was then in apparently good health. He remained on the car for nearly six hours, having been carried to and fro by conductors who supposed he was under the influence of liquor. Once when the end of the route was reached a sympathizing passenger paid his fare, but nearly all the time he rode free.

An autopsy proved that Mr. Middleton died of a hemorrhage following a stroke of apoplexy and that if prompt medical attention had been rendered his life might have been saved. Mrs. Middleton got a verdict of $20,000 in the Supreme Court, but the Appellate Division reversed the decision. Now the Court of Appeals has ordered a new trial on exceptions. Its decision, written by Judge Miller, said that while no similar case had been found, it was the duty of a railroad company to carry its passengers safely.

"If a passenger becomes ill," the opinion says, "and is unable to care for himself during the journey it seems plain that the carrier owes him an added duty resulting from the changed situation."

Commenting on the case, the opinion reads:

"Was the conductor's heedlessness of his passenger's condition excused by the fact that he assumed, honestly, without any investigation, that the passenger was drunk? If a rash assumption on the part of a conductor will excuse the discharge of a duty which the carrier owes to a passenger suddenly taken ill, then it might be well said that no duty exists to render any assistance in the case and the defendant is not to be charged with neglect of duty because of the conductor's failure to discover that his passenger had a stroke of apoplexy.

"The fault of the conductor was not in making a wrong diagnosis, but in rashly assuming that he was competent to make any diagnosis at all. The passenger's nausea might have resulted from a variety of causes other than intoxication, and his apparent helplessness indicated a critical condition requiring immediate attention. If a conductor is to be permitted to diagnose the condition of a passenger apparently taken ill and rendered helpless he should at least in making the diagnosis exercise the judgment of a reasonably prudent conductor under the circumstances.

"My conclusion is that a jury could have found from the evidence that at some point before the car reached the Post Office on its downtown trip it would have occurred to a reasonably prudent person in the position of the conductor that the deceased was in a critical condition and in need of immediate medical attention, and that it was imprudent to the point of rashness longer to indulge in the assumption, first made without any investigation whatever, that the passenger was drunk."

BALK PLOT TO KILL VILLA.

General Slightly Wounded in Attack on Him by Officer.

Special to The New York Times.

JUAREZ, Jan. 31.—A plot to kill Villa, turn his troops over to Gutierrez, and to proceed toward Mexico City is said to have been discovered in Aguascalienties on Saturday evening following the reported assault upon Villa. According to Hipolito Villa, brother and personal representative of the General here, the plot was organized in Mexico City and a former Federal officer who is with Villa was hired to commit the crime.

Villa's brother denies that Fierro had anything to do with the reported assault, which is said to have resulted in Villa's being slightly wounded. Hipolito Villa says Fierro is loyal to Villa and had no part in the plot. It is reported that a Mexican named Navarro has been arrested in Aguascalientes by Villa's bodyguard and is being hurried to the border for a court martial.

STEAL 40 OF ACTOR'S HENS.

Thieves, Interrupted, Open Fire on Ditrichstein's Caretaker.

Special to The New York Times.

STAMFORD, Conn., Jan. 31.—James Nemet, caretaker at the country home of Leo Ditrichstein, was awakened at 2 o'clock this morning by the squawking of the hens in the poultry house. He hurried out of the house to become the target of a pistol fusillade.

Four men, who were busy robbing the poultry house, fled. They took forty chickens with them. None of the bullets struck the caretaker. Mr. Ditrichstein is filling a theatrical engagement in Philadelphia.

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Many a man will read this who has a product that would make him rich and famous if he were not afraid.

George Batten Company
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Boston NEW YORK Chicago

SILENT GUN KILLS A FAMILY OF FOUR

Continued from Page 1.

Coroner's physician, as being for all practical purposes dumdums. In every case the back of the victim's head was completely blown away.

From the way in which Mr. Auerbach lay, and from stories told him by relatives, the Coroner had no difficulty in reaching the conclusion that Mr. Auerbach had planned the crime several days ago on account of business despondency. Why he did not kill the boy whose room, next door to that of his sisters, was unlocked, no one was able to tell.

When David Auerbach, father of the dead man, went to the house and broke down at the sight of the bodies, David Levy, Mrs. Auerbach's brother, upbraided him, saying:

"If you'd given him two or three thousand dollars last week this would never have happened."

Questions to the relatives drew out the story of Herman Auerbach's business misfortunes, which were believed to have driven him to a fit of desperation in which the crime was committed.

Due to Financial Troubles.

David Auerbach, his father, came from Germany years ago and established the candy factory in Eleventh Avenue, in which his three sons for a time were associated with him. Mr. Auerbach, the elder, has now withdrawn from active participation in the business, which is being conducted by his sons Leopold and Joseph. Several years ago Herman withdrew from the firm, on account of differences with his relatives, and started in the real estate business, as President of the Auerbach Realty Company, of which his wife was Secretary and his father a Director.

Here he was known as a daring speculator, whose holdings were at one time very wide, and had the general trend of business continued on the upgrade he might by this time have been wealthy. At one time he owned, among other properties, Elberon Hall, in which he lived, but in the Summer of 1913 business depression drove him to unload many of his holdings at a heavy loss, and Elberon Hall was sold to the McVickar-Gaillard Company, it is said, at a loss of $40,000. Since then Mr. Auerbach had not prospered.

His father's aid, which had carried him through one or two crises, was no longer forthcoming, and recently his brother-in-law, David Levy, had made several advances of funds. But Mr. Levy was unable to help him through at all times, and in the last few weeks Herman Auerbach's condition had reached the point where, according to his brother-in-law, "he was flat broke—hadn't a cent." It was apparently after things had come to this pass that he bought the rifle. His father, it is said, had not visited his house for several months before the shooting.

Sent Children to the Movies.

Herman Auerbach was accustomed to take long walks downtown every afternoon. Last Saturday he walked down to Union Square and met David Levy, with whom he walked uptown to Thirty-fourth Street. At this time, said Mr. Levy, there was no indication that he was thinking of taking any desperate action. Auerbach rode home on the elevated, and when he arrived, about 7 o'clock, he gave each of his children a quarter and told them to go to a moving picture show. Soon after they went out Mrs. Auerbach went to her brother's house to spend the evening, and when the family returned about 10:30 Mr. Auerbach had retired. His wife and children then went to bed, and nothing further was seen of any of them until the telephone call yesterday morning. At what time in the night the shooting occurred is unknown.

Mrs. Clair Auerbach was the stepmother of the three children. She was 34 years old, and was married to Mr. Auerbach, who was fifteen years her senior, in 1909. The first Mrs. Auerbach, who died in 1905, was also a Miss Levy, but was not related to the second wife. Her relatives, it is said, live in Brooklyn.

Beatrice, the elder daughter, was a stenographer; her sister Daisy was a clerk in the offices of the Carey-Friedman Press Company at Tenth Avenue and Thirty-sixth Street. Beatrice Auerbach was engaged last year, according to her brother, to a traveling salesman, but her father was strongly opposed to the match, and the engagement was broken a few months ago. None of the relatives was inclined to think that this affair had anything to do with the shooting. Lester is a student in De Witt Clinton High School.

The apartment was visited in the afternoon by relatives of both Mr. and Mrs. Auerbach, neither of whom would discuss the tragedy. Lester left the house later in the afternoon, and, it was understood, went to the home of his grandfather.

The bodies were taken to the undertaking rooms of H. Meyers & Co., at 228 Lenox Avenue. The funeral will be held, probably tomorrow, from Temple Ansche Chezed, at Seventh Avenue and 114th Street.

Saks & Company
Broadway at 34th Street

Beginning today and continuing tomorrow, a sale of

Men's Suits at $18.00

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(A small charge for alterations)

¶ Consisting solely of suits made during the present season, and giving you the choice of a full selection of Saks models and a wide range of distinctive designs in cloths. The assortment, in brief, is one in which a man of discrimination can find the particular style, the particular fabric, and the particular coloring he wants, supplemented by tailoring which is the quintessence of the particular!

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Made in the new 1915 Samovari crepes & Society silks

¶ Samovari crepes and Society silks are the superlatives in shirtings—exquisite textures whose warp and woof are the very pink and pattern of the weaver's art. Featuring the new color stripes on white grounds, with exceptionally beautiful examples of Belgian blues and verdant greens. Made and finished in a manner worthy of the fabrics, and worthy of a far higher price than $5.85.

Today—165

Men's Worsted Sweater Coats $2.55

Finely made sweater garments, in dark Oxford, maroon, navy, brown, and light gray. Several weights. Sizes 38 to 46.

Today—4,000 pairs

Men's Silk Lisle Hose 18c

A serviceable well-made hose, with double soles, heels and toes, and high splicing. In black, tan, white and gray.

Special Today—1000 pairs of

Men's Shoes at $3.85

¶ A total of twelve different styles, all of them this season's designs. Mahogany, and tan Russia calf, patent coltskin, black vici kid, gun metal calf, and novelty combination shoes with gun metal vamps and gray cloth tops, or mahogany Russia vamps and tan cloth tops. A very fine assortment of distinctive footwear, in which style, service, and unusual economy are assured.

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MAID, GEMS, AND $280 GONE.

Wife of Capt. Hennessy Asks Police to Find Woman and Child.

Detectives were looking last night for Mrs. Mamie Molineux, who has been known in Rockaway as "the woman of mystery," and has claimed relationship through her husband with Roland B. Molineux. Mrs. Molineux, who is 35 years old, got work last month as a maid in the home of Capt. Frank J. Hennessy, assistant to Chief Thomas Larkin, Director of the Fire Department School of Recruits. She told a story of desertion by her husband, and got permission to bring her daughter, 12 years old, into the house.

Mrs. Molineux and the child left the house avowedly to visit friends in Brooklyn last Friday, Mrs. Hennessy told the police. They have not been heard of since, and yesterday Mrs. Hennessy found that $280 and $150 worth of jewelry had been taken from her bureau.

Convalescence

Convalescents need proper nourishment. Something to feed and enrich the blood and revitalize the physical energies. To gain strength fast and get well quickly, take

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For salads and cooking

Such exquisite salad dressings—smooth, rich, delicate and **economical**—when made with

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COOKING
SALADS

30 cents a quart

For your greater convenience also in the new 25 and 50 cent cans

At your grocers'

CHURCH FOLK EAGER TO AID 'BUNDLE DAY'

Tags to Put on Gifts of Clothing for Unemployed Taken by 100,000 Persons Yesterday.

SCHOOLS TO HELP TODAY

Man Who Ran a Bundle Day in Cincinnati Says New York Should Yield 1,000,000 Packages.

Judging from the enthusiasm with which churchgoers in this city responded yesterday to the announcement of the plans of the Mayor's Committee on Unemployment to get clothes for the needy by holding a "bundle day" on Thursday, the men and women who will be set at work repairing the cast-off garments turned in will be kept busy for a long time.

It was estimated that more than 100,000 persons were yesterday told in the churches how to prepare the bundles of old clothing they wished to give away and where to take them so that they would be delivered at the headquarters of the committee. In practically all the churches tags bearing full instructions were distributed to those attending the services, and in addition the pastors in many instances made special addresses dealing with the need of relieving the distress of those out of work. This appeal was printed on the tags:

> THE BUNDLE DAY COMMITTEE
> of the
> MAYOR'S COMMITTEE ON UNEMPLOYMENT
>
> Invites you to co-operate with it in its efforts to clothe the unemployed of New York City—men, women, children, and babies—by sending a bundle of new or used clothes.
>
> Mrs. JAMES SPEYER.
> Mrs. CORNELIUS VANDERBILT.
> Mrs. VINCENT ASTOR.
> Mrs. CABOT WARD.
> Mrs. WILLIARD STRAIGHT.
> Mrs. PETER COOPER HEWITT.
> Miss FRANCES A. KELLOR.
>
> Tie the upper half of this card to your bundle, and be sure to
> "Send a Bundle on Bundle Day."
> FEB. 4.

Where Bundles May Be Sent.

Every railroad station in the city will be a receiving point for bundles bearing these tags or the bundles may be left at police stations, public schools, and express offices. From these points they will be forwarded to rooms put at the disposal of the Bundle Day Committee in the Mark Cross Building at 210 Fifth Avenue. The committee suggested yesterday that householders, in making up their bundles, should consider Tuesday "Wardrobe Day" and Wednesday "Attic Day." By thus dividing the work it was suggested the whole house might be ransacked for articles that could be spared.

In the churches the committee circulated with the bundle tags cards on which church members could write pledges to give work to unemployed men. These cards as they are gathered up will be turned over to those needing work. In addition to the 100,000 tags sent to the churches yesterday, 400,000 tags will be distributed early today to all public schools. Teachers in each classroom will instruct the children what to tell their parents about bundle day.

Hearty Response in Brooklyn.

A meeting of representatives of some thirty Brooklyn churches was held at the Clinton Avenue Congregational Church yesterday afternoon to take up the work of the Bundle Day Committee for Brooklyn. Borough President Pounds and Charles Stelzle, Secretary of the Interchurch Unemployment Committee, were present.

"The person hardest hit just now," said Mr. Stelzle, "is the clerk, the stenographer, and the semi-professional person. The churches can most readily assist this group, as they come into the closest personal contact with them.

"I cannot believe that the immigrant makes the unemployment problem. While immigrants pour in at the rate of half a million a year we seldom look at the exodus every year. The fact is that the percentage of foreign born in the United States is hardly any greater now than it was fifty years ago.

"We cannot depend too much on sending tenement house dwellers to the farms. If we sent 1,000 thin-blooded persons to the farms they would meet 1,000 husky young farmers' sons anxious to take their places in the cities. Labor-saving machinery has made it possible for one farmer to tend 400 per cent. more land than he did formerly.

"The best help of all is the help we can immediately render through Bundle Day. We can make the poor men and women who are out of work look presentable in their search for work. The spirit that can be aroused through a proper response to Bundle Day will bring the solution of the problem down to a basis of neighborliness and friendly concern."

Dr. Otto P. Geier of Cincinnati, who had charge of a "Bundle Day" for the unemployed of that city, called at the headquarters of the committee here yesterday afternoon. He said that 200,000 bundles were collected in Cincinnati, which made it fairly certain that a similar response would bring in 1,000,000 bundles in New York. He said that 500 women were employed to remake clothes to fit persons in need, and 500 men were put to work as shoe cobblers and tailors.

Many of the large retail merchants asked for Bundle Day tags yesterday, saying they proposed to put them in all packages delivered this week, and George Cullen of the Lackawanna Railroad ordered five tons of coal sent to the Mark Cross Building yesterday to start up the furnace. He pledged a supply of coal sufficiently large to keep the building warm as long as the Bundle Day Committee needed it.

CARUSO AIDS THE NEEDY.

Gives Overcoat and Shoes to Knickerbocker Bread Line.

Emile Shubert, 26 years old, who had headed the breadline at the Knickerbocker Hotel for the last three days, walked away from the hotel yesterday, envied by all beholders, for he wore away with him Enrico Caruso's shoes and overcoat. He was the first of 2,360 hungry and jobless men to arrive at the back door of the Knickerbocker in the afternoon at 2 o'clock and he was the last to leave at 4 o'clock.

Many of those in line worked their way back to the trays which were stacked high with sausage sandwiches two or three times, but in spite of his long sojourn at the breadline Shubert got only one sandwich and one cup of coffee. It was for that reason he got Caruso's overcoat and shoes, and in addition twenty-five cents as wages for two hours of steady work. Shubert, after drinking his cup of coffee and eating his sandwich, observed that forty or fifty other men besides himself had empty coffee cups in their hands and that the only place to put them down seemed to be along the curbing.

"Gimme a bucket of hot water," he sang out to the Knickerbocker steward, "and I'll do a cup-washing act for you here by the curb."

Volunteer Washes Cups.

The idea appealed to the steward. He had a bucket of water brought and Shubert got his first job in six weeks. He had his companions put their cups in the bucket of hot water and as fast as he could he fished them out, wiped them, and sent them by the tray full back back to be refilled.

"Say, why don't you grab another sandwich," suggested a Knickerbocker waiter when he saw how hard Shubert was working.

"I've got my eye on them," the young man replied, "but you see I've had one and there's a lot of hungry men still in line. I wouldn't want to be eating two and cheating somebody else out of his first one."

Caruso, who has rooms at the Knickerbocker, looked the line over for a few minutes on his way from the Metropolitan Opera House. He spoke to those in charge and as people in the line of the curious who assembled across the street flocked around him they heard him remark something about "forty pairs of shoes and some overcoats."

A few minutes later a valet appeared with one overcoat and one pair of shoes.

"Signor Caruso, he is very sorry," the valet said, "but he have to unpack some things yet to get more shoes and more overcoats. Maybe tomorrow. For today these."

The valet passed a gray tweed overcoat to the steward, telling him it should be given to some one the steward thought was deserving.

Shubert kept right on washing his empty cups while the conversation occurred at his elbow.

"A fellow with a sense of fairness that keeps him from taking a second helping till everybody has had a chance deserves an overcoat," said the hotel man, and he tossed the coat to the volunteer dishwasher and handed him the pair of shoes.

Wears Caruso's Coat.

Shubert put on both shoes and overcoat, for he was clad in a thin Summer suit, which was soaked with melted snow. He then sat down again on the edge of the curbing and continued to wash the cups.

"I have been a farmhand all my life," he said. "I never knew what it was to be out of work until six weeks ago. Things was too slow in the farm country where I worked up-State, so they advised me to come to New York for a job. I have been here six weeks—walking the streets, and with my money all gone I was starving until I heard of this breadline and began to get some real food into me."

Caruso, after sending down the shoes and overcoat, went back to the Metropolitan, where he appealed to the management to make work for some of those in the breadline. He succeeded in placing an order for twenty of them to shovel snow off the sidewalk.

The line-up of the hungry attracted a crowd of Sunday strollers from Broadway. Women in the group shed tears and gave silver and coins to needy men. A well-dressed man obtained dimes and nickels for a $20 bill. He said he really owed the money to his tailor. "But my tailor's a good sport and he can wait another month," the man said.

All the food furnished to the breadline was specially purchased for that purpose, and no hotel surplus was used.

FITTING GIRLS TO JOBS.

Mrs. Kohut Tells of Work Done by Women's Hebrew Association.

Mrs. Alexander Kohut, Chairman of the Emergency Relief Committee of Jewish Women and of the Employment Committee of the Young Women's Hebrew Association, told a large audience last night at the association's building, at 31 West 110th Street, of the work her committees had been doing since last October to relieve unemployment among girls and to train them in work which they can use as a permanent occupation.

Of the 1,400 girls registered with the committees 400 or 500 have received work at 75 cents a day in the workrooms maintained by the organizations, and are being instructed in the running of factory machines and in hand sewing, millinery, and stenography.

With regard to the last item Mrs. Kohut said that too many girls want to be stenographers these days without adequate preparation, and that the committee was not trying to train new stenographers so much as to make good stenographers out of those already in the business. She urged the girls to overcome their prejudice against factory work and housework, in both of which occupations she said conditions and wages were improving.

CHARGES 500 HERE BREAK MERIT LAW

Hold Office Illegally, Says Expiring State Civil Service Commission.

FALSE, ANSWERS CITY BOARD

"Deliberate Distortion of Facts" Charged to State Commission—Declares Investigation Was Unfair.

Special to The New York Times.

ALBANY, Jan. 31.—The last act of the State Civil Service Commission which goes out of existence tomorrow is a sweeping condemnation of the Municipal Civil Service Commission of New York City. It is charged that as a direct result of the Municipal Commission's alleged malfeasance in office more than 500 employes of New York City are holding office illegally. Although made by a commission which he forced out of office, Gov. Whitman has taken the stand that Mayor Mitchel will have the opportunity of naming successors to the present Municipal Commission.

If Mayor Mitchel refuses to act it is believed that Gov. Whitman will refer the matter to his new State Commission and act on its findings, if adverse to the New York City board. The Governor has made it plain that in any event the Municipal Commission will have an ample opportunity to be heard.

The State Commission has recommended the removal of "one or more of the Commissioners." The New York City Charter vests the power of removal of the Municipal Commissioners either in the Governor or the Mayor. Therefore Gov. Whitman is in position to remove the Commissioners and name their successors should Mitchel not act.

Interest is added to the situation by the circumstance that Mayor Mitchel has discounted the report of the State Commission, and has indicated that he does not believe the removal of the Municipal Commission is justified. On the other hand, it is pointed out that action by the Mayor will give him the opportunity of naming his own Democratic commission to succeed the incumbents, while his failure to act would leave the Governor at liberty to put the choice of the Executive Chamber in office.

The charges are aimed especially at Dr. Henry Moskowitz, President of the Municipal Board, concerning whom the State Commission says:

"The dominating member has been the President, and on him rests the greatest share of the blame. He has demonstrated himself to be temperamentally incompetent and impractical, while the other members failed to grasp opportunities to offset these defects."

The investigators say that they found violations of the civil service laws in every department of New York City Government, and charge the commission with favoritism to friends and relatives and political associates that rivals the most pungent accusations ever made when the old-time political spoils system obtained. It is alleged that physical examinations were employed, not to determine the qualifications of applicants, but as a means of eliminating those not desired by the Commissioners personally. It is charged that aspirants to be finger-print experts were rejected because of flat feet. Paving experts, it is asserted, were employed who knew nothing of paving, and many other similar charges are made. The flat accusation is made that in 1914 600 persons were placed in the employ of the City of New York in direct violation of the civil service laws. Many of these incumbents, it is said, testified that before their appointment they had absolutely no knowledge of the work for which they were employed.

The members of the Municipal Commission are Dr. Henry Moskowitz, President; Darwin R. James, Jr., and Alexander Kehoe.

The members of the State Commission which expires tonight at midnight are James A. Lavery, Jacob Neu, and Meyer Wolff. They resigned at the request of the Governor, and will be succeeded by Samuel H. Ordway of New York City, W. D. McKinstry of Watertown, and Col. William Gorham Rice of Albany. Col. Rice is a Democrat. The others are Republicans.

An official summary of the State Commission's report says in part:

"In the examination for statistician in the Board of Education, the investigation disclosed that the three candidates who made the eligible list, out of thirteen, who entered the final examination, had each been indorsed in advance by either of the two examiners who prepared the questions and rated the papers.

"In the case of Samuel Brock, a fourth grade clerk, who held an exempt position, temporarily, and who was a friend of the President of the commission, the law was violated and he was permitted to draw at the rate of $4,000 per year as a fifth grade clerk, without being eligible at that time for a promotion examination.

"In the case of Anthony P. Ludden, Secretary to the Committee on Markets, the Municipal Commission under the inspiration of its President ordered that he be marked qualified for provisional appointment, after Ludden had failed in a non-competitive examination.

"The Municipal Commission granted a re-examination on appeal to a candidate who had been holding a position for a year as Salary and Grade Expert, under a temporary provisional appointment. This candidate likewise had failed in a non-competitive test.

"The Municipal Commission permitted the appointment of several 'experts' on city planning, one of whom, an architect, drawing $5,000 a year, was found to have submitted reports on street paving in other cities. This 'expert' acknowledge that he had no experience whatever in paving matters. One of the persons employed by said commission was brought to this city from Massachusetts, and was engaged in putting 'spots' on a map of the city to indicate the population, 25 persons represented by each spot. This 'expert' was classed as a 'demographer,' though he acknowledged that he did not know the dictionary definition of the word. He admitted that his work was that of a 'vital statistician.'

"The results of the investigation show that large sums of money of the people of the City of New York are continuously wasted because of the violations of the civil service law and rules, and in one instance alone the refusal of the State Commission to exempt new positions of assistant secretary in the Mayor's office resulted in the saving of more than $11,000."

CALLS REPORT WORTHLESS.

Is Full of False Statements City Commissioners Assert.

Replying to the charges of the State Civil Service Board, in a formal statement the Municipal Civil Service Commission gave out a long statement last night. In part this said:

"The statements in the summary [of the State Commission's report] only substantiate the opinions of the Mayor and of the Municipal Commission, that this investigation was political in its inception, unfair and prejudiced throughout, and intended not to aid and improve the administration of the Civil Service law in New York city, but to discredit the present city administration without regard to truth.

"The summary is full of false statements and deliberate distortions of fact. It has omitted reference to all evidence in the record which in the slightest degree favored the Municipal Commission. For example, the Municipal Commission submitted in evidence at the conclusion of the investigation its annual report of work done during the year. It is a straightforward statement of constructive reforms which the present Municipal Commission has already accomplished. This report, however, the prejudiced members of the State Commission ignored.

"An examination of the specifications in the summary of their report shows that it is not only utterly worthless, but unreliable. The Municipal Commission will welcome an opportunity to reply in full to the charges in this prejudiced report.

"The State Commission says that 'the Municipal Commission approved the appointment of more than 600 persons to positions in the city government during the year 1914 at a high rate of compensation without competitive examination,' and that 'these exceptions were made in line with the policy of the municipal administration to place in office personal friends and favorites masquerading as experts, in order that they might override the provisions of the Civil Service law and rules which require competitive examination for all places where competition is practicable.'

"This is a grossly unfair and untrue statement of the facts. As a matter of fact, the appointments referred to were made under the provisions of two special rules which permit such appointments without examination for special, expert services of temporary and occasional character.

"The summary refers to the exception of the forty-seven examiners of charitable institutions as 'the worst abuse of the exception clause of the civil service rules.' The Municipal Commission approved the appointment of these individuals in the firm belief that such an exception was in entire accordance with the spirit of the law and the rules, and believes that the work performed by this special staff fully vindicates its action.

"The State Commission makes the statement that 'the physical examinations were used primarily not to ascertain the physical qualifications of the candidates, but for the purpose of eliminating a large part of the contestants.' Such a criticism betrays the pitiful ignorance of the State Commissioners. For positions in the competitive service not requiring the exercise of physical strength it was, of course, the purpose of the examination to eliminate those who were so physically below par that they could not render efficient service or were likely to become incapacitated.

"The State Commission criticised the examination for finger-print expert conducted by the Municipal Commission. The State Commission does not mention the fact that the Municipal Commission had this examination under investigation before it was touched on by the State Commission, and ultimately canceled the list.

"The State Commission refers to Samuel Brock as 'a friend of the President of the commission,' and states that in this case 'the law was violated and he was permitted to draw at the rate of $4,000 a year as a fifth grade clerk without being eligible at that time for a promotion examination.'

"The State Commission, in referring to this case, deliberately falsifies the record. Mr. Brock was no more 'a friend of the President of the commission' than scores of other city employes with whom he comes in official contact. He never knew Mr. Brock, except in an official way, and this was clearly brought out in the testimony.

"The State Commission criticises the employment of two pension experts in the Pension Commission. The comments of the State Commission in regard to the employment of the two pension experts are both silly and unfair. The evidence adduced before the State Commission, after exhaustive examination of the two appointees, clearly demonstrated their unusual and special qualifications for the work, which is only temporary.

Taking up each of the other charges in turn, the Municipal Commission denounces them as misleading, "a distortion of evidence," or "not true."

WORRY

Still another great advantage about the Thompson-Starrett organization is, that the established dependability of its methods, and the traditional inviolability of its contract promises, absolutely leave an Owner no room for worry as to the ultimate outcome of his enterprise.

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The product of the original Axminster power looms in this country, called the "Old Axminster" quality, has been made exclusively for us, for nearly half a century, by the same manufacturers.

We have prepared and are now showing many unusual designs in this fabric, suitable for Libraries, Living Rooms, Dining Rooms, Halls and Stairs, Offices and Public Buildings; also made in plain and mottled effects.

This carpet is obtainable in widths of 27 inches, 36 inches and 54 inches.

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The new figure is here—the charm of the new fashions is lost without it.

Have you begun to train your figure, after the shapelessness of the past seasons, into the more exacting requirements of today? If not, we would advise being fitted to

Redfern Corsets

They are carefully shaped and boned to coax the wayward lines into their former symmetry, but the corset is anatomically correct and the boning is so scientifically placed, that you feel a Redfern only for its pleasing, comfortable support.

In the quiet, restful atmosphere of The Redfern Corset Shop you can be fitted to the model that will achieve the best results for you, and by corsetieres who are artists in figure molding.

You will find Redfern Corsets where high-grade corsets are sold, or at

Five Hundred Ten
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Many new ways to get UNITED Profit-Sharing COUPONS

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United Profit-Sharing Coupons are not only issued by *United Cigar Stores*, but they are now coming into your home in many household necessities such as bread, soap, chewing gum, shoe laces and other articles. They represent a valuable profit-sharing discount on your everyday purchases.

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By combining these coupons with those given at all United Cigar Stores you can get many things that you would like to have—silver, jewelry, cut glass, furniture—almost anything that you want. *Every "United" Premium is a high-grade article.*

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UNITED PROFIT-SHARING CATALOG

STANDARD PREMIUMS — QUICK REDEMPTIONS

The Mutual Life

Insurance Company of New York

In 1914

In benefits to policyholders, the "Oldest Company in America" has again surpassed all former achievements.

Total Amount Paid Policyholders, $69,032,809.59

The above total, including death claims, endowments, dividends, surrender values, etc., amounted to $1,327,554 for every week in the year, $228,585.46 for every day, and $28,573.18 for every hour, counting 302 working days of 8 hours each. The total paid to policyholders during the year exceeded the amount received directly from them by $10,612,872.70. Other notable features of the Company's business at the end of the year were

Insurance in Force,	**$1,612,574,168.00**
Admitted Assets,	**611,033,800.53**
Net Policy Reserves,	**496,438,884.00**
Total Income,	**85,482,390.33**
Total Disbursements,	**80,013,720.06**

The amount of new insurance paid for during the year, including dividend additions, was $147,720,038.

Balance Sheet, December 31st, 1914

ASSETS		LIABILITIES	
Real Estate	$22,129,049.53	Policy Reserves	$496,438,884.00
Mortgage Loans	127,415,467.26	Supplementary Contract Reserve	3,696,764.05
Loans on Policies	90,766,345.11	Other Policy Liabilities	7,871,734.69
Bonds and Stocks	353,752,949.56	Premiums, Interest and Rents paid in advance	1,294,032.09
Interest and Rents due and accrued	7,590,552.84	Miscellaneous Liabilities	659,355.39
Premiums in course of collection	4,450,552.06	Taxes, License Fees, etc., payable in 1915	651,210.00
Cash ($3,689,744.78 at interest)	4,039,717.02	Dividends payable in 1915	16,939,320.89
Deposited to pay claims	889,167.15	Reserve for future Deferred Dividends	70,834,884.23
		Contingency Reserve	12,647,615.19
Total Admitted Assets	$611,033,800.53	Total Liabilities	$611,033,800.53

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Afternoon and Evening Gowns

for Tea, Reception, Opera, Dinner or Dress wear.

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Dressmaking Dept. On the Third Floor

TWO WOMEN ON RAFT WITH WRECKED CREW

Sailors from a Lost Barkentine Praise the Captain's Wife and Niece.

LIVED ON BERRIES AND TRIPE

Gale Tore the Ethel V. Boynton Apart and Lumber Saved Those Aboard the Vessel.

The story of how nine men, a woman, and a young girl drifted for four days at sea on a raft constructed from the wreckage of their vessel was told by seven survivors of the lost barkentine Ethel V. Boynton who got in yesterday on the Ward liner Monterey. The women, while lashed to the raft with the sea constantly breaking over them, encouraged the men. The Captain, the two women, and one of the sailors stayed at Mobile, where the rescued were first landed. The barkentine was lost off the coast of North Carolina, and Charles Oleson, the mate, who came from Massachusetts, told of the wreck.

The Ethel V. Boynton left Mobile, Ala., on Dec. 26, with a cargo of lumber, bound for Genoa Italy. She had as passengers Mrs. Waldrain, the Captain's wife, and Miss Gladis Larrock, his niece. For two weeks the weather was fair, and then the barkentine ran into a southerly gale. The storm increased steadily in violence until finally the ship was scudding before it under practically "bare poles." Great waves crashed down upon her decks, opening her seams and setting her cargo adrift. The storm became so furious that at 8 o'clock in the morning of Jan. 11 Capt. Waldrain, the skipper, took all sail off the barkentine and allowed her to run before the wind in that way.

"The men had been working at times deep in the water," Mate Oleson said, "dodging death with every wave in an effort to get the deckload overboard. This was a dangerous task, because each piece of lumber that was loosened became a battering ram. I was just about to give an order, when I heard one of the men cry, 'Look out!' Just ahead and racing down upon us with tremendous speed came what seemed to be a tidal wave. The wave was a solid wall of green water forty feet high.

Hit by Forty-Foot Wave.

"It struck us with a mighty roar, and for a few minutes we thought the ship had been torn apart. The great mass of water swept the deckload overboard and tore away part of the ship's stern. The pumps made no impression on the water that poured into the hold, and by midnight of Jan. 12 the Boynton was a water-logged wreck. In the galley Fred Warner, the cook, prepared what food he could for those on board. The two women stayed in the shelter of the deck house and the men worked valiantly to save the ship.

"About 2 o'clock in the morning of Jan. 13 another sea boarded us. This wave carried away the forward house and the forward deck. Four hours later it was necessary to cut away the main and mizzen masts to ease the ship. At 10 o'clock in the morning the starboard side of the barkentine opened up and her cargo began to roll out of her, pounding against the sides of the vessel as it went overboard. By this time the wheel had been carried away. The forward fell to the deck and lashed around like a flail, so we were obliged to cut away the rigging.

"We tried to launch our yawl, but no boat could live in such a sea, and almost as it struck the water the yawl was lifted up, smashed against the side of the Boynton, and crushed into little pieces. After that the vessel began to break up fast. It now became a question of saving our lives and abandoning the ship. The fore lower mast went through the bottom of the vessel and the yards hung across the deck for hours before they drifted clear. The forward deck, which had been torn loose by the sea, went adrift and raced away on the sea. About all that was left of the superstructure was the after house. We broke off the top of this house, and with some of the timbers fashioned a raft. To this we lashed a cask of water.

"From the galley the cook rescued two cans of tripe and three cans of blueberries. There was enough water to allow us a pint a day. When everything was in readiness we got on the raft and waited until daylight came on Jan. 14, so that we could see to get clear of the wreck. While we waited, at 3:30 o'clock on Thursday morning, Jan. 14, the entire stern of the vessel broke adrift.

"It was about 5:30 o'clock on Thursday morning that the raft floated free of the wreck. We held on, for the sea was still running high. We covered the women as best we could. At 7:30 o'clock we sighted the main deck. This appeared to be solid and was larger than the raft on which we were afloat. Getting the raft to the main deck was quite a task, and we had to use pieces of lumber for paddles. It was two hours before we scrambled to the floating deck. We had a length or two of line, and with a bit of this we made the raft fast to the deck. It was fortunate that we did so, for the raft was our salvation finally.

Put Crew on Short Rations.

"We kept to a regular meal schedule. We had three cans of berries, and I divided the crew into three groups, and to each group I gave a can. 'Now,' I said, 'that's all you will have.' I opened the tripe can, and with a piece of wire fished out the ration, a piece for every person. The water was good, but it became rather brackish, as salt water got into the butt."

It was the skipper who first noticed the appearance of the sharks.

"They came close to the raft and it seemed as if they were appraising us," said Olesen. "Sometimes they would drop back and again they would rub their sides against our raft. This got our nerves, and whenever a shark would come close we would whack it over the snout with a board."

According to the mate, there were times, as the seas swept the raft, when it required all the strength of those on it to hold their places. The women kept up their courage and were as cool as the men in discussing the chances of rescue.

On Jan. 17 the deck upon which they had taken refuge began to break up. Struck by a wave that broke almost upon it, the deck stood almost on end, and as it settled back the men noticed that the sea had begun to tear it apart.

All that night the castaways drifted about on the smaller raft. Breakfast on the morning of Jan. 18 consisted of the last of the tripe. The berries had lasted only until supper time of the night before. Of the water there still remained a pint or two. The first thing the men did when they got back on the little raft was to transfer to it their flag of distress. This was the international code letter "R," a square flag with a yellow cross on a red ground. It was the only flag the cook could find when he ran back at the last minute before leaving the Boynton.

"I do not think we shall ever see Boston again," said Miss Larrock to the mate.

"Cheer up we will get there yet," he replied cheerfully.

It was not many hours after that that the smoke from the Monterey was seen as a smudge above the wave tops. The rescue was made at about 10:30 o'clock on the morning of Jan. 18, sixty miles off Wilmington, N. C. The Monterey ran to windward and with great difficulty succeeded in getting a boat to the raft. The crew were so exhausted that they had to be assisted up the liner's side.

The Ethel V. Boynton was a craft of 654 tons and was built at Harrington, Maine, in 1890. She was owned by the A. H. Bull Steamship Company of this city.

NON-CATHOLIC MISSION.

Nightly Lectures for Two Weeks at Paulist Fathers.

A new feature of Catholic mission work, which was originated by the Knights of Columbus with influential laymen, was started in the Paulist Church at Sixtieth Street and Columbus Avenue last evening, and will continue for two weeks with a lecture each night on Catholic doctrine. The subjects will be presented by the Rev. Bertrand L. Conway and the Rev. James M. Gillis, C. S. P. Father Conway said last night:

"The movement is different from any of our former mission work to the extent that it is chiefly an educational campaign for non-Catholics. The congregation tonight, which was addressed by Father Gillis, numbered fully 3,000 persons, of whom we judge about 1,000 were non-Catholics. The work is under the auspices of the Knights of Columbus, who believed that some of the attacks made upon Catholics in the recent election in this State and elsewhere, were not only unjust to the men attacked but unfair to the church."

A question box has been placed in the corridor, in which non-Catholics may place questions to be answered at the meetings each night.

"*A Sale such as may never occur again*"

The GORHAM Co.

Announces that this is the last week of its

Sale of Sterling Silverware

reduced 25% to 60% from former prices

Gorham means so much in silverware that it is fair to assume that it means just as much in a sale. Sales are not a necessary part of our policies, but the circumstances in this instance are exceptional.

We are changing our distribution centres, and find it expedient to sacrifice a great quantity of silverware at reduced prices. And the result is an opportunity for you to buy one or more pieces of silverware, from a selection which is literally a feast of variety.

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Silversmiths and Goldsmiths

Fifth Ave. and 36th St.—*Second Floor*

Also at 15-17-19 Maiden Lane—*Main Floor*

HUDSON COUNTY DRY, EXCEPT JERSEY CITY

Some Saloon Keepers Also Evaded Law in Guttenberg, Where Police Were Ousted.

MANY HOBOKEN ARRESTS

Enforcement of Bishops' Law Closed Liquor Places for First Time in County's History.

Hudson County, N. J., was dry, or nearly so, yesterday, for the first time in its history. According to all reports, scarcely any liquor was sold in the county except in Jersey City, where the law was successfully evaded by some saloon keepers, and in Guttenberg, where the policemen recently discharged by Mayor Daniel Herrman had not been replaced. A dozen saloon keepers, according to the authorities, attempted to sell liquor in Hoboken, and one in West Hoboken, but they were all arrested and their places were closed. There were thirteen arrests in Jersey City and none in Weehawken, Bayonne, Union Hill, or North Hudson, in which places, the police reported, no effort to sell liquor was made.

The clamping down of the lid in the county was due to the order issued last Thursday by Judge Tennant, of General Sessions, who directed that the almost forgotten Bishops' law of 1906, prohibiting the sale of liquor on Sunday, be enforced. Judge Tennant told the police of the county that they had the right to break into any saloon that could not be inspected from the street, and that indications that a saloon keeper was selling, was trying to sell, or was willing to sell liquor were sufficient to justify an arrest. Furthermore, the Judge threatened to have indicted any Chief of Police in whose jurisdiction a violation of the excise law occurred and any policeman on whose post liquor was sold.

In Hoboken there was most activity in enforcing the law. Chief of Police Hayes told his men to follow Judge Tennant's instructions to the letter, and they did so. Detective Joseph Clark and two policemen found the saloon of Louis Valla, at 1,030 Willow Avenue, locked and the windows screened. They smashed the door with a beer keg picked up from the sidewalk, and inside, according to the police, found forty men in addition to the proprietor, who was arrested. John Garabaldi, a political leader of the Fourth Ward, attempted to open his saloon at 415 First Street, according to the police, but he, too, was arrested.

The dullest place in Hoboken yesterday and last night was River Street, upon which the steamship piers abut. Usually seamen of all sorts make merry in the many saloons in the street, but yesterday not a grogshop was open. All day they could be seen peering into the locked and empty saloons, and those passing close enough heard them growling about the evil days that had fallen upon them.

The enforcement of the Bishops' law will not be continued without opposition from several quarters, according to report. The Hudson County Liquor Dealers' Association has decided to test the law in the courts, and also to demand that if the Bishops' law is enforced the other Sunday laws of the State shall be enforced also. Some of these laws, it is said, are 100 years old, and have not been enforced for generations. They prohibit one's doing anything on Sunday except going to church and eating, according to persons who have dug them from the archives.

PULPIT PRAISE FOR SUNDAY.

Revivalist Cannot Get Here Before Next Fall or Winter.

Billy Sunday was praised in four pulpits in the city yesterday and from Hackensack, N. J., came a note of warm commendation. All of the praise was not unqualified, but in some instances it was in superlative terms.

The Rev. George W. Grinton at the Fordham Methodist Church devoted his entire sermon last evening to the revivalist and said:

"After seeing and hearing Billy Sunday, I am convinced that God has raised him up to arouse the church from its snug complacency, to enthuse it, encourage it, hearten it, energize it, and send it forth as an army with banners."

The Rev. Dr. Edgar W. Work, pastor of the Fourth Presbyterian Church, who is one of those furthering the plans to bring Sunday to New York, said that the man had proven his power as a leader and had shown that he could "get at" people not now in the churches. He added that the present plan was to have Sunday's New York revival in an auditorium to be built north of the Grand Central Station. Sunday, he said, could not possibly come to New York earlier than next Fall and more probably not before some time in 1916.

The Rev Dr. Robert Watson, who came from Cincinnati recently to take the pastorate of the Scotch Presbyterian Church, said he believed in Billy Sunday, but that if the people of New York wanted a revival they did not have to wait for 1916 and Sunday to have it.

The Rev. Dr. Oscar Haywood, who went to Philadelphia as Chairman of the committee of Baptist pastors appointed to investigate the expediency of inviting Sunday to New York, preached in the Collegiate Baptist Church of the Covenant and praised the revivalist's power to appeal to men through pathos, but added that Sunday was "not a genius, not funny, not an orator, and not a theologian."

In Hackensack, the Rev. Staley F. Davis of the Methodist Church compared the criticism of Sunday with that of Luther, Wesley, and Moody.

HOME BUYERS

Need not wait for better times. We can take care of your mortgages now.

We have plenty of money to loan on houses, apartments and other improved real estate.

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PICTURES OF THE WAR.

The New York Times Mid-Week Pictorial War Extra. Twenty-four pages of photographic reproductions of war incidents. Magnificently printed by Rotogravure process on superfine paper. 10 cents a copy by mail. Times Square, New York.—Advt.

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Senator Beveridge, one of the exclusive Collier correspondents in the War Zone, contributes his first article, "On the Doorstep of War," to this week's issue of

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BROOKLYN: 505 FULTON ST.

TEN YEARS OF SUCCESS

A record of achievement to the credit of the Postal Life Insurance Company

IN 1905 the Postal Life Insurance Company was organized, to carry out the economic idea of selling life insurance *direct*—without the intervention of agents.

This new plan of saving for the policyholder the cost of the agency system, while economically sound, was thought by some to be an experiment.

The "Postal Way" is no longer an experiment nor a promise, but an achievement based on actual performance through ten successful years.

At the close of a decade of consistent progress the Company points with satisfaction to what its non-agency method has accomplished. More than 20,000 policyholders, carrying more than $44,000,000 of insurance procured through this method and through re-insurances, are now upon its books.

And 1915 starts off better than any year that has gone before; during the month of January, 4,000 people have written the Company for insurance-information—more than ever applied before during a like period.

The Postal is indeed young in years but old in achievement, for it has now fully demonstrated in this country what was long ago established in England, that the great business of life insurance can be successfully transacted *directly with the public*, without the intervention of agents and with consequent savings to policyholders, whether they live in New York, Nebraska, New Mexico, the Northwest territories, or New Zealand.

Service, saving, safety are the chief factors contributing to the success which the Company has earned.

Service

The Postal serves you *direct*, at its home office, or you may apply by letter and it will forward, *by mail only*, full official information regarding any standard policy-form.

The Company will also send you on approval the policy itself, so that you can see *just what you will get*, and when you are once a policyholder it will continue to be at your service for consultation and advice—personally or by letter—which also includes the service of the Company's *Health Bureau for policyholders*.

Saving

Besides *service* you will find net cost low in the Postal because *you* get the benefit of *the agent's first-year commission*—a substantial saving *guaranteed in your policy*.

In *subsequent* years you get the agent's *renewal* commission, namely 7½%, and you also receive an *office-expense saving* of 2%, making up the *annual dividend of 9½% guaranteed in the Policy*.

Beginning at the close of the second year the Postal pays contingent dividends besides, depending on earnings and on the savings resulting from the elimination of the usual numerous branch offices and the various requirements of the States throughout the Union unnecessary under the non-agency plan.

Report of condition at the close of business December 31, 1914

ASSETS

State, Municipal and Railroad Bonds — Representing the money of policyholders invested in securities in the United States and Dominion of Canada.	$1,291,514.88
Bonds and Mortgages — First liens on properties located in New York and other States.	1,783,630.32
Real Estate — All in New York City, including the Company's 15-story office-building, corner of Nassau and Liberty Streets.	3,237,463.00
Policy Loans and Liens — Money loaned to policyholders on the security of their policies to be deducted in case of any settlement.	2,828,494.72
Premiums due and deferred (net) — Payments in the mails and subject to 30 days' grace, also balance of instalment-premiums.	190,000.00
Cash in Banks and Office — The Company's accounts are kept in four leading New York banks and one out-of-town institution.	127,157.23
Interest due and accrued on Bonds, etc — Interest on secured loans made by the Company.	151,716.01
Office Equipment, etc	49,073.40
	$9,659,049.56

LIABILITIES

Full Reserve (as required by law) — For the protection of policyholders everywhere.		$9,140,558.85
Additional Reserves — Covering policy-dividends* and other obligations.		238,047.28
Capital Stock fully paid — Securities equal to the amount of the capital, on deposit with the State of New York as further protection to policyholders.		100,000.00
Unassigned Funds:		
Surplus Net	$131,370.03	
Surplus Gross — Such funds are also for protection of policyholders, if needed.	180,443.43	180,443.43
		$9,659,049.56

INCOME AND DISBURSEMENTS, 1914

Cash Income — Premiums, interest, rents, etc.	$2,160,566.39
Cash Disbursements — Death Claims, Matured Endowments, Policy-Dividends and Miscellaneous Expenses.	1,795,674.26

**The Company's policy-dividends are apportioned and distributed annually; it distributed $62,351.62 in 1914. It holds no deferred dividends from previous years.*

OFFICERS

President, WILLIAM R. MALONE.

Vice-President, WILLIAM S. RUSSELL.
Secretary, WESLEY SISSON.
Treasurer, WILLIAM H. MENDEL.
Auditor, SIDNEY R. CONKLIN.
Actuary, CHARLES W. JACKSON.

TRUSTEES

FRANK C. HOYT, The Outlook Company, New York.
WILLIAM S. RUSSELL, Pres. Cumberland Clay Co., Mount Holly Springs, Pa.
H. E. PAYNE, President American Typewriter Co., New York.
THEODORE C. VISSCHER, Architect, New York.
WILLIAM R. MALONE, President of the Company, New York.
FRANK E. HOWE, President Manufacturers National Bank, Troy, N. Y.
WESLEY SISSON, Secretary of the Company, New York.
GEORGE H. GRONE, Penna. R. R., Philadelphia, Pa.
JOHN A. SLEICHER, Leslie's Weekly, New York.
FRANKLIN BROOKS, Attorney-at-Law, New York.
ALLAN DAWSON, The Globe, New York.
WILLIAM H. MENDEL, Concessionaire, Grand Central Station, N. Y.
JAMES W. YOUNG, Electrical Engineer, New York.
ANSON J. MOORE, Coffee Merchant, New York.

Safety

The Postal is *safe* because it sets aside the full reserves required by law and necessary for the payment *of all policy claims*, now and in the future.

In addition to this reserve of over $9,000,000 the Postal carries a *surplus* and has *ample funds* at interest in leading banks, and a *special deposit* of $100,000 with the State of New York, where the Company is chartered.

Though only ten years old, it now pays—and promptly—*more than a million dollars a year* to beneficiaries throughout the Union and elsewhere.

Success

No small share of the Company's success is due to the friendliness of its policyholders, through whose good words during the last year and a half the Company has secured more than a quarter of a million of new business.

The Postal has proved by actual results that insurance can be written without agents at an average cost of $10 a thousand, that being about one-sixth of what other companies pay their agents as commissions. The Company has thus enrolled nearly 8,000 policyholders, representing insurance amounting to more than $14,000,000. Under these contracts alone there has been paid $409,761.55.

Because of its non-agency method it was able to re-insure (by official approval of the State Insurance Department) two other companies not making headway under the expensive agency system; and after having by its economies made up an impairment of reserve in one aggregating $80,000, has also paid under these re-insurances $6,522,690.03—a magnificent sum.

Postal Life Building

Find Out What *You* Can Save.

It will pay you to find out just what the Postal Life can and will do for *you*. The Company issues all the standard legal-reserve policy-forms; it supplies full *official information* to all applicants wherever they may live. Either call at the Company's offices or just write and say:

Mail me life-insurance particulars for my age as mentioned in The New York Times.

In your letter be sure to give

1. Your Full Name 2. Your Occupation
3. The Exact Date of Your Birth

The request for information places you under no obligations and no agent will be sent to visit you. Without disparagement of honest agents in any way, the Postal Life does not employ agents; the resultant commission-savings go to *you* because you deal *direct*.

Postal Life Insurance Company
WM. R. MALONE, PRESIDENT
Thirty-five Nassau Street, NEW YORK

Strong Postal Points

First: *Standard Policy eserves*, now more than $9,000,000. *Insurance in force more than* $44,-00,000.

Second: *Old-line legal eserve insuranc*— not raternal or assessment.

Third: *Standard policy-rovisions*, approved by he New York State Inurance Department.

Fourth: Operates under *trict New York State reuirements* and subject o the United States ostal Authorities.

Fifth: *High medical tandards* in the selecion of risks.

Sixth: *Policyholders' Health Bureau* arranges ne free medical examnation each year if deed.

IMPORTANT—Every item below is at a record price. Do not miss an item no matter how small it looks. Never was so much put into so little space.

ABRAHAM AND STRAUS

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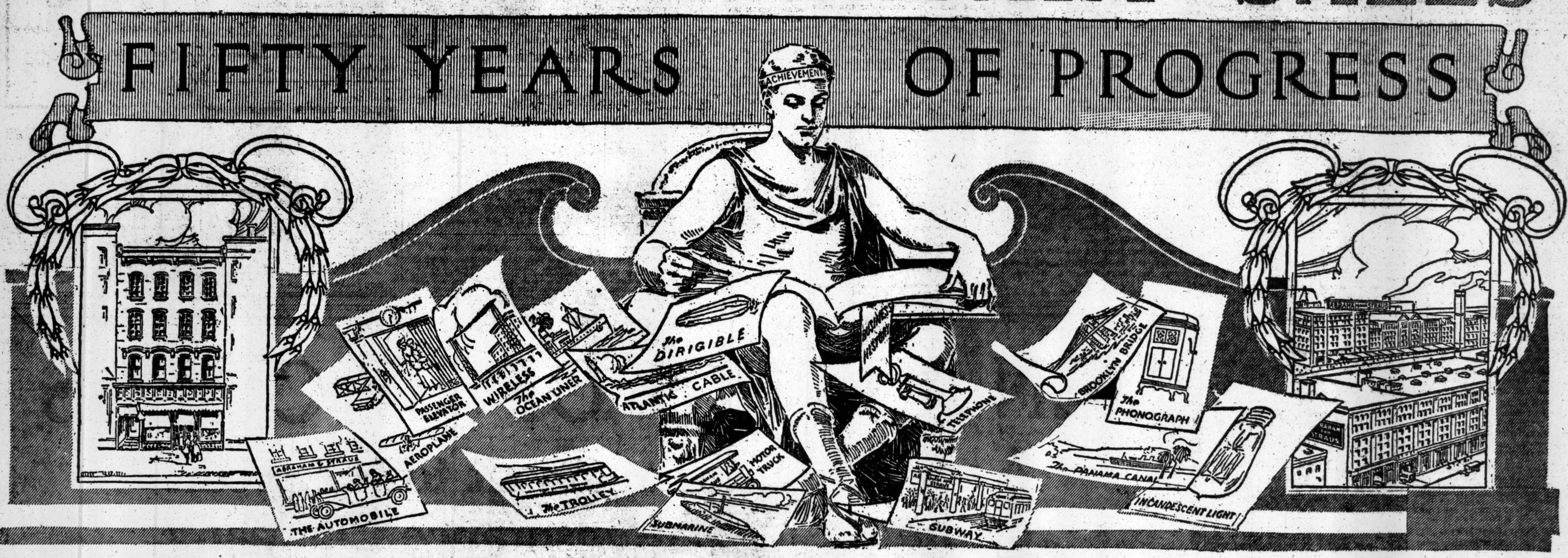
Telephone 6100 Main
Store Opens 9 A. M., Closes 6 P. M.
The Weather Tomorrow: Showers.

IMPORTANT—Every branch of our business is represented with some record item. The space for each is, therefore, limited. Read every one.

GOLDEN ANNIVERSARY SALES



There are many ways in which this Golden Anniversary, that represents so much in the business history of Brooklyn, might be observed, but as this store was built on public service, public accommodation and unusual value giving, it is believed the most fitting and proper celebration would be the offering of the GREATEST VALUES IN OUR HISTORY.

Comfortables

$14,000 Worth of Comfortables for $8,200

$1.00 for $1.59 Comfortables.
$1.39 for $2.25 Comfortables.
$1.65 for $2.50 Comfortables.
$1.85 for $2.98 Comfortables.
$5.49 for $8.50 Comfortables.
$3.75 for $4.98 Comfortables.

Subway Floor, West Building.

Handkerchiefs

Women's Mull Initial Handkerchiefs, 6 for 19c.

Women's Mull Embroidered Handkerchiefs, the 10c. styles, now 5c. each.

Women's Shamrock Lawn Handkerchiefs, regularly 12½c. and 15c., now 7c. each.

Street Floor, Livingston Street, Central Building.

Silverware

Silver Plated Hollow Ware, $1.47 to $2.68 pieces at $1.00 each. Subway Floor, Central Building.

Millinery Marvels

Salon Hats, $9.50.

500 Trimmed Hats, $1.95 each. Not one worth less than $4.00.

Children's $2.00 Hats, 79c.

$2.00 and $3.00 Hat Shapes, 89c.

Clusters of Flowers, Fruits, etc., 29c. a bunch.

Second, Mezzanine and Street Floors, East Building.

Victrola Albums Reduced

49c. and 69c. kinds at 29c. and 49c. Will hold ten records. Fourth Floor, West Building.

Oil Paintings

All reduced 33 1-3 per cent.

Third Floor, Livingston Street, Central Building.

Curtains

22c. Curtain Scrims, 14c. a yard.

500 pairs of Dutch Curtains, 59c. and 98c. a set.

Third Floor, Central Building.

Upholsterings

$2.00 to $5.00 Tapestry Portieres, 98c., $1.89 and $2.89 a pair.

$3.00 Silk Velour Lounging Cushions, $1.98.

$1.50 to $3.00 Tapestries and Damasks, 69c. and $1.19 a yard.

1,000 squares of Tapestries, Damasks, Velvets and Velours, 19c. to 69c. each.

Third Floor, Central Building.

Silk Petticoats

New Messaline Silk Petticoats, $1.98.

Extra Size Black Sateen Petticoats, 49c.

75c. Black Petticoats, 39c.

Second Floor, East Building.

Men's Suits

Men's $12.50 to $15.00 Suits, $8.50. Store orders only. None C. O. D.

Men's $15.00 to $20.00 Fancy Suits, $12.50 to $18.50.

Men's $15.00 to $25.00 Overcoats, $11.75 to $19.75.

Second Floor, Men's Shop, East Building.

Cottons

25c. 1915 Floral Printed Voiles, 15c. a yard. Store orders only.

49c. Silk and Cotton Crepe de Chine, 37c. a yard.

12½c. Dress Ginghams, 6c. a yard. 27 inches wide.

Subway Floor, West Building.

Black Silk Nets

$1.25 to $1.49 Black Silk Nets, 75c. a yard.

75c. All Silk Chiffon Cloth, 50c. a yard.

$6.00 to $10.00 Hand Embroidered Linen Robes, $1.95 to $3.20. Street Floor, Centre, Central Building.

Great February Furniture Sale

$10.00 Parlor Chairs and Rockers, $5.00.
$14.00 Parlor Sofas or Divans, $7.00.
$22.50 Record or Music Cabinets, $15.00.
$1.75 Dining Room Chairs, $1.35.
$3.50 Arm Chairs to match, $2.75.
$13.00 China Closets, $9.75.
$200.00 Dining Room Suites, $135.00.

Fourth Floor, East and Central Buildings.

Women's Coats

Women's Coats, $12.95.

Second Floor, Centre, Central Building.

Corsets

$3 and $3.50 C. B. a la Spirite Corsets, $1.69.

Second Floor, Fulton Street, East Building.

Muslin Underwear

39c. Cambric Nightgowns, 24c. Store orders only.

$1.59 Dainty Combinations, $1.19.

Second Floor, East Building.

Silks

$1.49 All Silk Crepe de Chine, 98c. a yard. 40 inches wide. None C. O. D. Store orders only.

$1.69 and $1.98 All Silk Satin Charmeuse, 98c. a yard. 40 inches wide.

$1.79 All Silk Black Satin, $1.29 a yard. 38 inches wide.

$1.00 All Silk Chiffon Taffeta, 69c. a yard. 35 inches wide. None C. O. D.

Women's Suits

Women's Tailored Suits, $16.50.

Second Floor, Central Building.

Rugs and Linoleums

Rugs, 9 x 12 feet:—

$17.50 Axminsters, $10.00.
$25.00 Velvets and Axminsters, $17.50.
$29.50 Body Brussels, $23.50.
$35.00 Wiltons, $25.00.

12,000 yards of Linoleums:

48c. and 58c. Printed Cork Linoleums, 29c. and 39c. a square yard.

$1.00 to $1.35 Inlaid Linoleums, 65c., 75c. and 89c. a square yard. Third Floor, East Building.

Carpets

$1.15 to $1.50 Axminster and Velvet Carpetings, 85c. and 98c. a yard. Third Floor, East Building.

Notions

George A. Clark's O. N. T. Spool Cotton, black or white, one dozen sizes in a box; value 55c., at 38c. a dozen.

Hair Nets, assorted shades, large size; value 19c., at 10c. each.

Setwell Coat and Skirt Hangers; value 10c., at 5c. each.

Imported Safety Pins, 3 sizes; value 13c., at 8c. a dozen.

Quantities limited and store orders only.

Street Floor, Livingston Street, Central Building.

Linings

79c. Guaranteed Lining Sateen, 55c. a yard. 36 inches wide.

25c. Fast Black Moire Taffeta Percaline, 36 inches wide, 14c. a yard.

20c Fast Black Mercerized Sateen, 36 inches wide, 12c. a yard.

Street Floor, Livingston Street, Central Building.

Hair Switches

Three Single Stems Hair Switches, 22 inches long, $1.95. Mezzanine Floor, East Building.

Lace Neckwear

25c. to 69c. Lace Collars and Sets, 15c., 25c. and 39c. each. Street Floor, Central Building.

Eyeglasses

$2.50 Rimless Gold Filled Eyeglasses, 63c.

Street Floor, Livingston Street, Central Building.

Buttons

Fresh Water Pearl Buttons, different sizes, 1 doz. on card, value 5c., at 2 for 5c.

Oriental Self Shank Pearl Buttons, several sizes; value 10c, at 5c. a dozen.

Street Floor, Livingston Street, Central Building.

Leather Goods

$6.50 to $7.50 Soft Finish Cowhide Bags, $4.95.
$5.00 Cowhide Oxford Bags, $3.97.
$2.00 and $2.25 Moire Silk Bags, $1.47.

Street Floor, Fulton Street, Central Building.

Women's Gloves

Women's Fine Lambskin Gloves, $1.25 value at 89c. a pair.

Two-clasp German Kid Gloves, 59c. a pair.

Women's 16-Button Heavy Tricot Silk Gloves, 46c.

Street Floor, Court, West Building.

Underwear and Hosiery

Men's 50c. Underwear, 27c.
Men's 35c. Black Silk Half Hose, 2 for 25c.
Men's 25c. Imported Half Hose, 17c.

Street Floor, Men's Shop, East Building.

Men's Shirts

2,700 Men's Fancy Shirts, 42c.
Men's $3.75 Silk Shirts, $2.60.
Men's $3.50 and $4.50 Terry Bathrobes, $2.69.

Street Floor, Fulton Street, East Building.

House Dresses

Women's $1.50 Fine Gingham House Dresses, 89c.
$2.00 Crepe Cloth Kimonos, $1.29.
$3.50 Brocade Tussah Kimonos, $2.39.

Mezzanine Floor, Central Building.

Candies

Milk Chocolate Maraschino Cherries, 29c. a lb.
24c. Assorted Montauk Chocolate, 15c. a lb.
19c. Assorted Buttercups, 10c. a lb.

Street Floor, Central Building.

Black Goods

$2.00 Black Chiffon Broadcloth, $1.29 a yard.
$1.00 Black Spotproof Prunella, 69c. a yard.
$1.49 Silk and Wool Canton Crepe, 69c. a yard.

Street Floor, Livingston Street, Central Building.

Linens

$4.50 and $4.98 Brown's Shamrock Linen Table Cloths, $3.19.

Hemmed Bleached Cotton Huck Towels, 6c. each.

Street Floor, Livingston Street, East Building.

Sheets and Pillow Cases

$1.08 Standard Bleached Muslin Sheets, 2½x3 yards, 87c each.

83c. Sheets, 1¾x2¾ yards, 67c. each.

14c. Hemstitched Bleached Muslin Pillow Cases, 45x36 inches, 11c. each.

Subway Floor, West Building.

Fur Coats

$125.00 to $150.00 Hudson Seal (Seal Dyed Muskrat) Coats, $67.50 and $75.00.

$575.00 Handsome Full Length Hudson Seal Coats, $295.00.

$79.50 Nearseal (Seal Dyed Rabbit Skins) Coats, $44.50.

$195.00 Persian Lamb Coats, $95.00.

Second Floor, Central Building.

Veils

$2.00 Chiffon Veils, 98c. None C. O. D.

Street Floor, Central Building.

Ribbons

19 miles of Satin Faced Ribbons, 3c. to 19c. a yard. A few slight mill imperfections.

Street Floor, Centre, Central Building.

Gold Jewelry

$1.74 to $2.69 Solid 10K. Gold Pieces of Jewelry, 95c. each. None C. O. D.

Street Floor, Centre, Central Building.

Dress Goods

$1.49 All Wool Granite, 49c. a yard. 54 inches wide.

$1.00 Navy Blue Storm Serge, 69c. a yard.

$1.10 Silk and Wool Poplins, 89c. a yard.

Street Floor, West Building.

Men's Gloves

Men's Gray Castor Gloves, usually $1.50; Men's Fine Kid Gloves, have been $2.00, and Men's All Silk Lined Cape and Dogskin Gloves, were $1.65; any one of these styles at $1.15 a pair.

Street Floor, Fulton Street, East Building.

Groceries

Famous Priscilla Hams, 15c. a lb.; 9 to 12 lbs. Limit two hams to a customer.

15c. Priscilla Tomatoes, 10c. a can; 1 dozen cans, $1.15, or $2.25 a case. Not more than one case to a customer.

Perfect Cooking Half Head Rice, 5-lb. bags, 19c. Not more than five bags to a customer. Deliveries during the week. Third Floor, West Building.

Stationery

7,800 boxes of Writing Paper and Society Note Cards, 3c., 5c. and 7c.

25c. Pinochle Playing Cards, 10c.

Store orders only on all items.

Street Floor, Fulton Street, East Building.

Photo Frames

25c. to 75c. Photo Frames, 12c. Gold plated, silver plated and ivory finishes. None C. O. D. Store orders only. Street Floor, Centre, Central Building.

Beds and Bedding

$1.00 Feather Pillows, 59c.
$5.00 Telescope Couch Beds, $2.95.
$6.00 Cotton Mattresses, $4.80.
$10.50 Box Springs, $8.40.

Fourth Floor, East Building.

Women's Dresses

Women's $15.00 to $18.75 New Spring Dresses, $8.75. Second Floor, Fulton Street, Central Building.

Household Utilities

White Table Oilcloth, 14c. a yard. Not more than three yards to a customer. Store orders only. None C. O. D.

Bissell's Carpet Sweepers, $1.65 kind, for this sale, $1.25.

National Special Wax Paper; regularly 5c., at 2 rolls for 5c.

75c. Saucepan Sets, 50c. set.

7c. Original Dover Egg Beaters, 4c.

Subway Floor, East Building.

Engraving

Shaded Old English Visiting Cards, 89c. 50 cards and plate.

Street Floor, Fulton Street, East Building.

Women's Neckwear

48c. Wide Crepe de Chine Ties, 24c. Slight imperfections. Street Floor, Centre, Central Building.

Flannels

29c. Scotch Flannels, 10c. a yard.

Subway Floor, West Building.

White Goods

35c. White Dotted Crepes, 19c. a yard.
~~Soft Finish Long Cloth, 75c. a piece of 10 yards.~~
15c. White Crepe, 10c. a yard.

Street Floor, Livingston Street, Central Building.

Women's Pumps

Women's $3.50 to $5.00 Satin Pumps, $2.48.
Women's Shoes, $2.95.
Boys' School Shoes, $1.98.

Second Floor, West Building.

Drugs and Toilet Needs

Cuticura Soap; regularly 18c., at 12c.

Pear's Unscented Soap; regularly 10c., at 6c.

Lyon's Tooth Powder; regularly 14c., at 9c.

Daggett & Ramsdell Cold Cream, 50c. size; regularly 35c., at 24c.

Store orders only. Quantities limited and deliveries during the week. None C. O. D.

Street Floor, Livingston Street, East Building.

Cut Glass and China

$1.98 American Cut Glass Fruit or Salad Bowls, 98c. Store orders only. None C. O. D. Limit two to a customer.

4,000 pairs Tea Cups and Saucers, 8c. a pair. Limit of 24 to a customer. Store orders only and none C. O. D.

100 beautiful Gas Lamps, $2.25 each.

Subway Floor, Central Building.

Art Embroidery

Stamped Linen Centrepieces, 24, 27 and 36 inches; regularly 39c. to 98c., at 19c., 29c. and 45c. each.

39c. to $1.75 Bureau Scarfs, 29c. to 69c. Store orders only.

39c. and 59c. Laundry and Knitting Bags, 29c. and 39c. Store orders only. Second Floor, West Building.

Misses' Wear

Misses' Tailored Suits, $13.50 and $19.98. Sizes 14, 16 and 18 years.

Misses' English Flare Top Coats, $9.98.

Misses' Dresses, $11.98 and $12.98.

Second Floor, Centre, Central Building.

Embroideries

49c. to 59c. Swiss Flouncings, 17 and 27 inch, 18c. a yard.

39c. Voile Allovers, 19c. a yard.

12c. to 25c. Sample Strips of Edging and Insertions, 7c. to 12c. a yard. Sold in 5-yard strips.

Street Floor, Centre, Central Building.

Oriental Bazaar

100 odd pieces of Japanese Bamboo Tables, Book Racks and Tabourets, formerly 98c. to $3.50, at 49c. to $1.49 each. Third Floor, Centre, Central Building.

Sporting Goods

Ball Bearing Roller Skates, 75c.

Store orders only. None C. O. D.

Fourth Floor, West Building.

Men's Hats

Men's $3.50 and $5.00 Derby Hats, $1.90.
Men's $2.00 Stitched Tweed Hats, $1.48.

Street Floor, Men's Shop, East Building.

Children's Dresses

Children's 60c. Gingham and Chambray Dresses, 35c. Sizes 2 to 6 years.

Children's $1.50 to $3.00 Lingerie Dresses, 98c. Store orders only.

Children's 25c. Drawer Waists, 19c. Sizes 2 to 16 years. Second Floor, Fulton Street, East Building.

The Annalist, a magazine of finance, commerce, and economics, published every Monday, deals with the world's finances authoritatively. By mail or from your newsdealer, 10c. a copy, $4.00 a year. The Annalist, Times Square, New York

COLLEGE ROWING TESTS---POLITICS IN TENNIS---ATHLETICS---SWIMMING

ROWING STEWARDS WANT STATISTICS

Investigation Will Soon Be Instituted at All Colleges to Settle Question of Injury.

The investigation which the Board of Stewards of the intercollegiate regatta on the Hudson announced recently that they would make with a view to determining the relative merits of the three and four mile races for 'Varsity crews will probably bring about the most complete set of rowing statistics as regards the health of the men that has ever been compiled. No definite announcement has thus far been made as to the details of the investigation, but it will be so thorough that there will not be left any room for doubt as to whether or not the longer distance may cause injury. The Stewards are keenly alive to the situation which the agitation of the question has brought about, and every effort will be made to place before all of the colleges interested in the sport a compilation of facts which will decide the question for good.

Up to the present time the question has held much of a hypothetical character. There have been instances where statistics as to the health of oarsmen have been brought together, but there has never been a freedom of doubt as to their reliability barring the exhaustive study which was instituted by Dr. Meylan of Columbia with reference to a large number of Harvard oarsmen, and that had a limited range, for there was not any basis for concluding that the favorable conditions at Cambridge were reflected in all of the other institutions. In fact, Dr. Meylan only recently admitted that at Wisconsin there were strong reasons for believing that the sport was working a permanent injury on the health of the men. This conflicting of facts has done nothing more than to keep the question alive without allowing a basis for conclusive deduction.

The Board of Stewards will now probably recommend that a standard system of action for determining the question be instituted at all of the colleges that complete at Poughkeepsie, and this will mean that the matter will not be settled for some time to come. In the first place, the authorities in athletics at the colleges will undoubtedly be instructed to keep records of the condition of the oarsmen from the first Spring training this year, and they will be added to as the season advances, the chief attention, of course, being paid to the heart, for it is that organ which, it is maintained, is much injured by the strain of a four-mile race. With such examinations of the men there will be a complete set of statistics through the entire season, and, naturally, particular attention will be paid to the condition of the oarsmen when they return to the boat house after the four-mile race this season.

In the hope that much may be gathered from the condition of oarsmen in after life this phase of the question will undoubtedly be gone into extensively. Each university will probably be asked to trace all of its graduate oarsmen, and gather from them by letter not only their opinions as regards rowing, but answers to definite questions something on the order of those which were received by Dr. Meylan from Harvard oarsmen. The cards which he used read as follows:

Card used to secure data from living oarsmen:

Date ——. Name ——. Address ——. Class ——. Crew ——. Age ——. Occupation ——. Are you married? ——. If so, how many children have you? ——. Is your health excellent, good, fair, or poor? ——. When did you last consult a physician? ——. Has your health been excellent, good, fair, or poor since you left college? ——. What illness has kept you in bed one week or more since you left college? ——. Have you been examined for life insurance in the last five years? ——. If so, were you accepted or rejected? ——. Have you taken exercise regularly, irregularly, or not at all since leaving college? ——. Have you to your knowledge any affection of the heart, stomach, or kidneys? ——. Do you believe that college rowing was beneficial, injurious, or neither to your health since you left college? ——. Would you take up rowing if you had your college days before you? ——. Pulse ——. Weight ——. Height ——. Chest breadth ——. Depth ——. Girth ——. Girth of waist ——. Complexion ——. Urine, color ——. Sp. gr. ——. Reaction ——. Albumen ——.

Card used to secure data concerning dead oarsmen:

Date ——. Name ——. Address ——. Class ——. Crew ——. Age at death ——. Date of death ——. How long was his last illness? ——. What was the cause of death? ——. Since he left college was his health excellent, good, fair, or poor? ——. Did he believe that college rowing had injured him or affected his health in any way? ——. Filled out by ——.

Of the replies received to the question, "Would you take up rowing if you had your college days before you?" twelve answered yes, (emphatically); eighty-one, yes; eight, yes, (qualified); two, no; one, no, (qualfied), and two were in doubt. Of those who qualified their reply of yes, one said he would row again if the race were three miles.

Aside from the statistics as regards Harvard, Wisconsin has gone into the subject and compiled a set of statistics, and Pennsylvania without waiting for any word from the Board of Stewards has taken up the work. With regard to Wisconsin, however, there is one fault to find, and that is that the figures that have been gathered have to do with but a very limited number of men, and until augmented by further facts, are not valuable for comparison. In view of the abolition of the sport at that University it is likely that nothing further will be done and that Wisconsin will wait until the Board of Stewards makes known the results of its research.

At Pennsylvania Dr. R. Tait McKenzie and two specialists on heart and medical diagnosis have taken up the work with the Red and Blue oarsmen and a preliminary investigation of the veteran oarsmen has been instituted previous to the training season. A complete physical examination with special reference to the heart and lungs has been made, and this examination will be repeated at frequent intervals to the end of the season. Dr. McKenzie, who is a noted authority on the effects of athletic exercise, is a firm believer in the idea that an athlete runs no risk of permanent injury through rowing. He is, however, conducting the investigation with an open mind, and considers that by the end of the season he will have compiled an authoritative presentation of conditions at Pennsylvania.

The Board of Stewards will probably also ask for definite expressions of opinion from the coaches of the various crews. Heretofore there has been much talk from some as to the benefit that would be derived from shortening the course to three miles, but the reasons have been only vaguely known through report and heresay. For years Courtney has been credited with opposition to the four-mile race, and the same has come to be the case with "Jim" Rice of Columbia, but in the latter case there has perhaps been bias in that Columbia could turn out men better fitted for the shorter distance. On the other hand Nickalls of Pennsylvania has announced that he was for the four-mile event, saying that they didn't want "pink teas" on the Hudson. In the investigation of the subject the coaches will be brought down to concrete reasons for their expression on the subject.

POWER BOAT CLUBS MEET.

Many Organizations Arranged Dinners in Connection with Show.

Many important meetings of organizations composed of power boat builders and owners will be held this week in connection with the Motor Boat Show at Madison Square Garden. One of the most important will be the annual meeting of the National Association of Engine and Boat Manufacturers, under whose auspices the exhibition is held. This meeting is scheduled for Thursday, in the Engineering Societies Building, Thirty-ninth Street, west of Fifth Avenue, and will be followed by a luncheon at the Engineers' Club. The Motor Boat Club of America will hold its annual dinner on Wednesday at the Automobile Club of America, and the dinner and meeting of the Power Boat Club and the Hudson River Yacht Racing Association will be held on Saturday.

The doors of the Garden were closed to the public yesterday, but there was much activity inside the building. Several belated exhibits, which were delayed in shipment, arrived and were placed in the spaces assigned them, while the finishing touches were made on several exhibits which were not completed for the opening. Many of the exhibitors reported early sales, and good business is expected before the show closes Saturday night.

In connection with the show the educational department of the National Association of Engine and Boat Manufacturers has arranged a series of lectures in the Assembly Rooms. These lectures are given by experts from the Y. M. C. A. Motor Boat School. The school has an interesting exhibit of many types of water craft in the Concert Hall.

FISHER SIGNS CONTRACT.

Yankee Pitcher Said to Receive $19,500 for Three Years' Services.

MIDDLEBURY, Vt., Jan. 31.—Ray L. Fisher, pitcher of the New York Americans, said today that he had signed a three-year contract with that club. It is understood that his contract calls for a salary of $19,500 for the three years. He will leave some time in February to join his team for Spring practice.

Fisher has resigned his position as physical director at Middlebury, which he has held for several years. He will be succeeded by Edwin N. Holmes of the Springfield (Mass.) Young Men's Christian Association College, who will take up his duties there in September.

Naval Battalion Loses at Baseball.

In the best played indoor baseball game seen on the floor of the Second Naval Battalion Armory in Brooklyn this season the Bay Ridge Athletics yesterday triumphed over the Naval players by a score of 2 to 1. It was not until the eighth inning that the victors put across the winning run on a two-base hit by Clarke, his steal of third, and a passed ball. The battery work of Ross and Underwood for the winners was the feature of the game. Guare pitched well for the Naval militiamen. Hank Eible, a member last year of the Atlanta, Southern League, club, gave a good exhibition of fielding at first for Bay Ridge.

The Second Battalion combination scored first in the opening inning on hits by Kenny and Griebe. Underwood's single in the sixth with Tyres on third evened the count for the Athletics, and in the eighth they tallied the winning counter.

MOORE SHOWS GOOD FORM.

New Rochelle Y. C. Crack Wins Four Events at the Traps.

Fifteen men faced the traps of the New Rochelle Yacht Club yesterday, and, despite the snowstorm, full scores were returned in most of the matches decided. C. C. Moore showed good form by taking three events. He won the high scratch medal with a score of 89 out of the possible 100, and he captured the Monthly Cup after a shoot-off with J. P. Donovan and B. R. Stoddard. He also won the take-home trophy with a full score of 25 and the distance handicap match after shooting off a tie with F. W. Howard, G. P. Granbery, B. R. Stoddard, and J. P. Donovan.

The Accumulation Cup went to A. B. Stoddard. He had previously won four legs for the trophy. His father tied him yesterday, and in the shoot-off the son won. The high handicap prize went to G. F. Pelham, who returned a card of 98 on his handicap of 16.

Scores at Knollwood C. C. Traps.

Trapshooters of the Knollwood Country Club were not deterred by the weather yesterday, and a goodly number took part in the sport at the traps. In the 100-bird special handicap D. S. Wilcox, with a handicap of 4, was high man with a score of 79. Mr. Wilcox also was high gun in the Monthly Cup shoot, and his score was second best in the Season Cup shooting. The scores:

Monthly Cup.—D. S. Wilcox, 37—2—39; Walter H. Sykes, 34—2—36; Walter H. Merrall, 31—4—35.

Season Cup.—Walter H. Sykes, 40—2—42; D. S. Wilcox, 38—2—40; S. A. McGeath, 38—scratch—38.

100-Bird Special.—D. S. Wilcox, 75—4—79; W. H. Sykes, 74—4—78; Mr. Henderson, 77—scratch—77; Mr. Crowe, 65—8—73; S. A. McGeath, 73—scratch—73; Walter H. Merrall, 62—8—70.

Shooting Honors for Burns.

Shooting against a field of nine in the snowstorm, A. L. Burns carried off the honors yesterday at the Larchmont Yacht Club's traps. Besides winning the high gun scratch prize, with a total of 116 out of the possible 125. He captured the take home trophy, after a shoot-off with B. M. Higginson, R. K. Spotts, Jr., D. F. McMahon, C. W. Berner, and G. W. Lembeck, all of these having returned full scores of twenty-five. He also won the January Cup outright and the Visitors' Cup. Seven men tied with full scores for the Accumulation Cup. They were D. F. McMahon, who won in the shoot-off; B. M. Higginson, A. W. Church, R. K. Spotts, Jr., S. H. Core, A. L. Burns, C. W. Berner, and G. W. Lembeck. R. L. Spotts and G. W. Lembeck won the ten and fifteen "bird" scratch contests respectively, each with full scores, and C. W. Berner captured the 100-"bird" handicap prize.

Grose Leads Manhasset Gunners.

Waldo Grose was the honor man yesterday at the traps of the Manhasset Bay Yacht Club. Shooting against six others he won four of the six matches decided. He captured the take home trophy with twenty-four breaks out of the twenty-five. Russell Howland and D. E. Smith tying for second place, with twenty-three each. He won both the ten and the fifteen-"bird" scratch events also the leg for the Monthly Cup, but in the last named match Tracy Lewis and D. F. Smith had each won two legs previously and in the shoot-off yesterday Smith was the winner. The leg for the Yearly Cup was won by H. F. Clark, with a score of 22.

HARD PROBLEM FOR TENNIS DELEGATES

Transfer of National Tournament Will Stir Up Annual Meeting of U. S. N. L. T. A.

Once again the so-called progressive element is expected to clash with the older and more conservative party at the annual meeting of the United States National Lawn Tennis Association, which will be held on Friday at the Waldorf-Astoria. The rock upon which the delegates will probably split is the location for the national championships, which since the organization of the National Association have always been held at the Newport Casino. The old groups, headed by W. J. Clothier, W. A. Larned, R. Norris Williams 2d, Holcomb Ward, Harold H. Hackett and many other champions and prominent players, want the tournament kept at Newport and its picturesque Casino, while an organized movement of players constituting "The Players Committee" believe the tournament may be more successfully held elsewhere.

It is a known fact in tennis circles that when the West Side Tennis Club moved its home to Forest Hills, L. I., the club had the national championships in view, and since the remarkable success of the International Davis Cup matches this movement has received material support from all sections of the country. Both parties have been busy soliciting proxies for the annual meeting, and both profess to see victory in sight.

Those who oppose Newport have been prolific in issuing circulars and statements, always sounding as the keynote of their movement that it is "for the good of the game." All the circulars dwell upon the many short comings of Newport and tell how much better the tournament will be if it is staged at Forest Hills. And this in spite of the fact that the West Side Tennis Club voted at its annual meeting not to apply for the national tournament, but if it was offered to them the club would agree to let the playing field be used for the purpose of deciding who should wear the national championship crown this year.

It is asserted by the Players' Committee that lawn tennis has become national in scope, and that, therefore, it has outgrown Newport. The tournament should be played at some metropolis, where it could be easy of access to the many, as Newport is isolated, and therefore caters to the favored few.

Another argument is advanced that the turf and surroundings at West Side are superior to Newport. This, however, is disputed by many of the leading players, who say the Casino turf is superior to that of Forest Hills. In addition, the supporters of Newport point to the fact that the high winds which are prevalent at Forest Hills do not mar the sport at the Casino. Other contrasts are drawn between the two centres, all of which favor the West Side.

While it is generally admitted that there are a number of shortcomings in the conduct of the tournament at Newport, none of them are of a sufficient serious nature that they cannot easily be remedied. It is just as easy for the Executive Committee of the National Association to conduct a systematic, ably managed tournament at the Casino as it would be to play the tournament at West Side.

Another serious problem confronts the supporters of the Forest Hills movement and this is the question of limitation of entries. Should the West Side Club secure the attraction and make it an unlimited affair it is probable that fully five hundred players will send their entries, and this would mean three weeks to reach a decision. The question then arises whether the plan of the National Golf Association should be adopted, which places restrictions on the number of entries. This again opens up a cause for great dissatisfaction among the members of the National Association, who would object to taxation without representation, and a natural feeling of resentment would follow. Altogether the controversy is pregnant with possibilities, which are equally divided between the two parties.

That the transfer of the tournament to Forest Hills would be a good financial move for the National Association is an argument advanced yesterday by one of the leading officials of the West Side Club. He stated that the National Association now has $30,000 in the treasury, of which $20,000 came from the Davis Cup matches at Forest Hills. This he asserted was the best evidence of the popularity of the sport in the metropolis. His other arguments in favor of his club were: That fully thirty per cent. of the clubs in the association came from within a radius of twenty-five or thirty miles of New York; the accessibility of the grounds; the accommodations at the clubhouse and the fact that if a balance was struck between the Casino and National Association it would be found that the former had made far more money than the latter.

There has been considerable missionary work going on during the last two weeks, and the outcome is still in doubt. Conflicting reports come from Philadelphia and other centres as to the attitude of the clubs, and like the conflicting nations in the European war each side is claiming victory.

Intercollegiate Basket Ball Standing

After two weeks of mid-year examinations the colleges of the intercollegiate basket ball league enter upon the second lap of the championship series, with Columbia and Dartmouth clashing at Columbia on Friday, and Pennsylvania tackling Cornell at Ithaca. Princeton is still in the lead, though the Tigers are but half a game ahead of Cornell. The Tigers are considered to have a slight edge on the Ithacans, however, inasmuch as they have a clean slate, while Cornell's record is marred by a defeat by the Elis.

Cornell's victory over Yale in their return game last week dropped the Blue into third place, the Red and White slipping into second position. Pennsylvania's double defeat has practically put the Quakers out of the running. They have played half of their schedule with but a lone victory over Columbia. The standing:

College.	Won.	Lost.	Pts. for	Pts. Against.	P.C.
Princeton	3	0	81	66	1.000
Cornell	3	1	106	97	.750
Yale	2	1	90	76	.667
Columbia	1	2	75	58	.333
Pennsylvania	1	4	109	132	.200
Dartmouth	0	0	30	62	.000

Pitcher Toney Jumps to "Feds."

NASHVILLE, Tenn., Jan. 31.—Fred Toney, pitcher of the Louisville American Association Club, who was drafted by the Brooklyn Nationals, announced today that he had signed a contract with the Pittsburgh Federal League Club.

BOXERS POST FORFEITS.

Welsh and Shugrue Complete Details for Their Ten-Round Bout.

With the Motor Boat Show in Madison Square Garden and no bouts scheduled at the Empire A. C., this week's boxing bouts are not likely to arouse much enthusiasm, and followers of the sport will watch the developments in the contest between Champion Freddie Welsh and Joe Shugrue, which will take place at Madison Square Garden Feb. 9. The return engagement of these top-notchers of the lightweight division promises to create more than usual attention.

Weight and appearance forfeits have been posted by the managers of the two boxers, who will weigh 135 pounds on the day of the match. Pete Fitzgerald, manager of Shugrue, has $5,000 posted with Manager Jimmy Johnston, $1,000 of which will be set aside as a forfeit for the contest, and Welsh's forfeit was arranged last night. Fitzgerald is anxious to have the balance of the money posted with Johnston go as a side bet if Welsh will agree to a twenty-round contest with Shugrue.

Shugrue will leave for Waterbury today with a staff of trainers to begin work for the match. The Jersey boxer will work to develop a harder punch. He has plenty of speed, and is anxious to land a knockout. The contest will be the last Welsh will engage in until he faces Willie Ritchie in March at the Garden.

Manager Weismantel will stage the third series of semi-professional try-out bouts at the matinée this afternoon at the Broadway Sporting Club. Ten three-round contests will precede the wind-up, which will bring together Joe Woods of Brooklyn and Joe McCarty, brother of Tom McCarty, the Montana cowboy. Women will be admitted to the clubhouse if accompanied by male escorts.

Kid Williams, the bantam champion, and Eddie Wallace, the Brooklyn featherweight, will clash in a ten-round bout at the Broadway Sporting Club tomorrow night. The semi-wind-up will be between Jim Mace of Elmhurst and Al Kale of Brooklyn.

The Olympic Club of Harlem will stage two star ten-round bouts tonight, while the usual preliminaries will make up the weekly bill. The first ten-round bout will bring together Willie Doyle of the Bronx and Knock Eagers of the west side, two of the best boxers at their weight in the city. In the main bout Mike Masey of Staten Island will oppose Johnny Martin.

The tenth anniversary of the Long Acre Club will be celebrated tonight with a series of special bouts. Abe Friedman, who recently graduated from the amateur ranks, has been matched with Young Rose in one of the feature bouts, while Frankie Brown and Young Bloom and Red Williams and Young Lippy will hook up in the other ten-round bouts.

Johnny Dundee, the local lightweight, will make his first appearance in a local ring after an absence of over a year, on Thursday night at the Long Acre A. C., when he is scheduled to box Tommy O'Keefe, the hard-hitting Philadelphian.

SOCCER RECEIPTS DECLINE.

English Clubs May Be in Difficulties Owing to the War.

LONDON, Jan. 31.—The English soccer clubs have been hit so hard this season by the big falling off in receipts that serious difficulties will have to be met at the end of the season unless a speedy termination of the war is brought about. From the official figures just published of the total attendances at the games of the three principal leagues to Dec. 31, a decrease of nearly 40 per cent. compared with the corresponding months of 1913 is recorded, as shown in the following table:

	1913.	1914.	Decrease.
rst	5,144,000	3,010,000	2,134,000
Second	1,860,000	1,376,000	484,000
Southern	1,660,000	1,048,000	612,000

Two of the big London clubs particularly have suffered severely. Chelsea up to Dec. 31, 1913, returned an average attendance of 43,000 people for each home game, the biggest gate being 60,000, while this season to the same date the average number of spectators has been only 18,000, a falling off of 25,000, which represents a loss of between $6,000 and $7,000 for every other Saturday. Tottenham Hotspur's average crowd has fallen from 30,000 to 15,000, or 50 per cent., which will be seriously felt at the end of April.

In the corresponding round last year the average takings were $3,110, in only six games were the receipts under $2,000, while the Millwall-Chelsea game drew $7,775. This season's first round receipts averaged only $2,000. The best gate was at Sheffield, where the receipts were $3,915, sixteen games yielded under $2,000 each, while ten only attracted $1,500 each.

Soccer on Snow-Covered Fields.

Braving snow, hail, and rain, the Brooklyn Celtics traveled to Columbia Oval to play the Camerons in a first section league engagement of the New York State League yesterday afternoon. As was expected, the Celtics came off with flying colors, and broke the deadlock which had existed between the two teams for a week, by a 4-0 score. Both clubs were tied for the leadership of the league, with 16 points, and the Celtics now have a clean lead of two points. It was the Brooklyn club's ninth victory out of ten starts.

The Hudson United eleven defeated the Clan Scotts at Clarenceville in a second division championship game of the New York State League. The official referee, H. P. Davis, did not put in an appearance. Richard Armour, a member of the Clan Scott Club, was chosen by both sides. With two minutes to go, Harry Jameson, Secretary of the Clan Scott Club, told the referee he was not eligible to referee. At the time of the interruption the Hudson United was leading by 3 goals to 2.

More than 500 persons watched from beneath umbrellas at Astoria, L. I., yesterday afternoon, to see the White Rose team soundly trounce the I. R. T. Strollers by 9 goals to 0, in a championship game of the second division of the New York State League.

The Columbia Oval and Continental soccer elevens played a championship game of the New York State League yesterday afternoon and battled ninety minutes to a drawn game of two goals each. The game was one of the best seen in the metropolitan district for some time.

By virtue of their victory over the Overseas Wanderers at Van Cortlandt Park yesterday afternoon the Fultons slipped further away from the other eleven teams in the second division of the New York State League. The Fultons, who defeated the Overseas by 1 goal to 0, are now three points ahead of their nearest opponent, the Bay Ridge eleven.

On Lincoln's Birthday a representative team of the Metropolitan Amateur Football League will play a picked eleven of the Jersey Amateur League. The game will be staged at Lenox Oval. A joint meeting of committees of both leagues will be held at the Tuxedo tomorrow evening to select the two teams.

SNOW FAILS TO STOP ATHLETES

Many Hardy Runners Take Part in Road Races Over Heavy Courses.

More than threescore hardy athletes braved the combination of rain and snow yesterday to put in preparatory work for sanctioned road running events. In snow up to the ankles in many cases, these youngsters journeyed over courses ranging in distance from three to ten miles, and without suffering any apparent ill effects from the exposure attendant upon the running of races in weather conditions such as existed yesterday.

The veteran Harry Parkinson of the Bradhurst Field Club, who is again aiming at the honors in the annual Brooklyn to Sea Gate Marathan, an event he captured in sensational fashion two years ago, gave a good exhibition in winning the ten-mile run conducted by the Pennant Athletic Club.

It was a small field that opposed the Bradhurst athlete in this contest, but his time of 1:05:39 is very good, when the elements are considered. Parkinson was the first away, and he made a runaway affair throughout, finishing more than seven minutes ahead of the second man, George Crosby, the Bronx Church House plodder.

Oswald S. Weeks, the forty-eight-year-old Pennant A. C. Athlete, finished third.

Only five men, in addition to the first three, completed the route, many falling by the wayside with slightly injured legs, caused by falls on the slippery roads. The times of the men who finished were:

Harry Parkinson, Bradhurst Field Club, 1:05:39; George Crosby, Bronx Church House, 1:12:10; Oswald S. Weeks, Pennant A. C., 1:12:30; H. Anderson, unattached, 1:13:00; J. Prior, Pennant A. C., 1:13:18; A. Watson, unattached, 1:13:35; J. Holtz, Pennant A. C., 1:13:49; F. Dennison, Algona A. C., 1:13:49.

In addition to the ten-mile run, the Pennants staged a four-mile event which was won by P. Lally of the Union Settlement Athletic Club in 23:20. Only six men completed the route, and finished in the following order: P. Lally, Union Settlement A. C., 23:20; P. Austin, Bronx Y. M. C. A., 23:25; C. Weiss, Mohawk A. C., 23:54; P. Kallivec, unattached, 24:08; G. Meyer, Pennant A. C., 24:32; T. Katz, unattached, 24:51.

WON'T DESERT N. Y. A. C.

Tommy Lennon Refuses to Transfer His Registration to Pennsylvania.

Tommy Lennon, the crack quarter miler, will remain with the New York Athletic Club, and will not take advantage of the recent ruling of the Amateur Athletic Union which would give him the privilege of competing for the University of Pennsylvania in open sports. Much as George Orton, coach of the Red and Black team, desires to use Lennon in outside competition he will not ask him to change his registration, for the Staten Island athlete ran for the New York A. C. earlier in the season, and he does not deem it right that he should compete for Penn at this late stage of the indoor season.

BURIS RUNS GOOD RACE.

Distance Runner Wins Glencoe A. C. Chase in Fast Time of 19:08.

Charles Buris of the Glencoe A. C. ran an exceptionally good race yesterday in the first road run conducted by his club this season, when he was returned the winner in the fast time of 19:08. The event was contested over a new mapped-out 3½-mile course. L. Nathan of the Seventy-ninth Street Settlement House was runner up to Buris, and A. Kapper, another Glencoe harrier, finished third. The start and finish was in front of the Glencoe Clubhouse, 247 East 126th Street. The order of finish:

Charles Buris, Glencoe A.C., 19:08; L. Nathan, Seventy-ninth Street Settlement House, 19:20; A. Kapper, Glencoe A. C., 19:21; William McKee, unattached, 19:28; Edw. Flynn, West Harlem A. C., 19:40; James Pierson, West Harlem A. C., 19:42; Harry Johnson, Glencoe A. C., 19:58; Benjamin Ritter, Glencoe A. C., 20:04; A. Goldman, Bronxdale A. C., 20:06; Fred Alstron, Norwegian A. C., 20:09; M. Fredrickson, unattached, 20:11; M. Kirby, Glencoe A. C., 20:20; A. Glickson, Bronxdale A. C., 20:23; Samuel Blitz, Municipal League, 21:00.

Harlem River Oarsmen at Handball.

Three handball matches in singles were played yesterday by members of the Metropolitan Rowing Club upon the club's courts. They were the opening games of a new tournament for the club championship. In each case the winner came through in straight games. In the opening contest Andrew Corbett defeated Charles Schofield 21—8, 21—15. John Schultz put up a good game against James Callahan, the games going 21—12, 21—16, before the former succumbed to the superior play of his opponent. John Weston defeated F. Sweeney, 21—12, 21—12.

Active training has started for the coming rowing season, fifteen members of the club taking part in the first of a series of walks, which will be held every Sunday. The route yesterday was from the Fort Lee Ferry to Alpine, N. J., a distance of about twelve miles. The walkers were in charge of John Rehuiln.

Gaelic Football Conference.

Members of the Gaelic Athletic Association of the United States, an organization which was formed four months ago for the encouragement of Gaelic football and hurling, east of Chicago, held a meeting yesterday at Snow Hall, 119th Street and Eighth Avenue. At the conference twenty-two teams were represented, some of the delegates coming from Philadelphia, New Haven, Boston, and Newark. The principal speaker was John J. Daly of the Irish-American A. C., who spoke on the merits of the organization and the work it had done in bringing before the young Irish-Americans in the various cities their national games. Preliminary arrangements were made for a schedule of football matches for the coming Spring, the first to be played in Philadelphia on Sunday, May 2. A game will be played in Boston July 4.

Voellmeke Best in Handicap Walk.

Al Voellneke, the Pastime A. C. walker, started from scratch in the weekly handicap race of his club yesterday and was returned the winner by fifty yards over Joe Burkhardt, the Bronx Church House's young pedestrian, who had an allowance of 2 minutes 30 seconds. Twenty-four walkers started, but three were disqualified for unfair pace by judges, who followed the men in automobiles.

PROGRESS IN ATHLETICS.

Chart Prepared by Late James E. Sullivan Shows Great Strides.

An excellent idea of the progress made in athletic competition during the past twenty odd years is given in a series of charts prepared by James E. Sullivan just previous to his death. The founder of the Amateur Athletic Union worked out the advance in each track and field event since the organization of the A. A. U., in 1888. The 100-yard dash figures were reduced from 10 seconds flat to 9 4-5 seconds by J. Owens, Jr., in 1890. For 15 years they remained there, seven sprinters tying the time in that period. In 1906, D. J. Kelly cut another 1-5 of a second off the record and last year Howard P. Drew equaled Kelly's figures. The 220-yard record, held at 22 seconds by Wendell Baker in 1888, was cut to 21 1-5 seconds by Bernie Wefers in 1896 and five runners have tied these figures since that date.

Baker also held the 1-4-mile figures of 47¾ seconds from 1888 to 1900 when Maxey Long cut the record to 47 seconds flat. This time has stood for fourteen years without being equaled. The 120-yard hurdle was set at 15 2-5 seconds by S. Chase in 1895. Three years later Alvin Kraenzlein cut a fifth of a second off these figures, which time was not surpassed until F. W. Kelly made 15 seconds flat in 1913. J. L. Bremer, Jr., did the 220 hurdles in 24 3-5 seconds in 1895 and Kraenzlein reduced it a whole second in 1898. During the past sixteen years but one hurdler, J. I. Wendell, has equaled 23 3-5 seconds.

In the distance runs W. G. George held the mile record at 4 min. 21 2-5 seconds from 1882 to 1895, when Tommy Connell did 4 min. 15 3-5 sec. In 1911 John Paul Jones cut the time to 4 min. 15 2-5 sec., and two years later lapped another second off the record where it now stands. Eddie Carter set the five-mile figures at 25 min. 23 2-5 seconds in 1887. This stood for twenty years. During the past seven years the record has been lowered three times, the present holder being H. Kolehmainen, who ran the distance in 24 min. 29 1-5 sec. in 1913. Carter and Willie Day held the ten-mile record at 52 min. 38 3-5 sec. and 52 min. 38 2-5 sec. in 1886 and 1889, respectively. Not until 1909 did George Bonhag surpass Day's time. Then Kolehmainen set the present time of 51 min. 3 2-5 sec., two years ago.

FATHERS TO RACE SONS.

Family Competition in City Hall to Coney Island Walk.

Despite the inclement weather, a big squad from the Walkers' Club of America was out yesterday for their weekly hike from City Hall to Coney Island in preparation for the walking race over that course on Washington's Birthday. Many of the men are showing splendid form and some of the club members expect that with good conditions for walking on the day of the race, the record of 1:33:47 for the course will be lowered.

Eddie Renz, the American champion, who will start from scratch, will have to extend himself to the limit to get a place or win a time prize, as many of the men are traveling at top speed. Among those who have showed up strong on these practice walks are Remer, Heath, Rolker, Allen, M. Schwartz, Anthony, Hill, McFadden, Goldstein, Stritch, Rode, Erwig, Davis, Cullen, Aronson, Way, Ferguson, Trefry and Halser, while the old members of the club who are showing good form are Hocking, Lackemacher, Hickey, Nicols, Heffernan, Abrahl and Arnold.

Several of the club members who have not yet been seen at their best are out to establish reputations in this race and one of the unique features of the race will be the several cases of fathers competing against sons. Charlie Nicols and his son, Hickey and son, Trefry and son, and probably James Plant and three sons will start in this event on Feb. 22. Next Sunday morning the walkers will go over the same course, starting at 9 o'clock.

Long Walk in Heavy Snowstorm.

With a heavy snowstorm raging during the last half of their journey, the Walkers' Club of the New York Evening High School traveled from Bronx Park to Rye and return yesterday, a distance of thirty-two miles, in their weekly walk. J. H. Hocking and Frank Gage of the Walkers' Club of America acted as pacemakers, and the snowstorm started before the walkers had reached Rye, but the following men went the entire distance and finished the trip in good shape: A. Meyer, E. Lang, J. Farrell, J. Sussman, Abe Kaplan, A. Garber, M. Paliens, A. Howell, and B. Fitzpatrick. Next Sunday morning the club will start from the Forty-second Street ferry at 9 o'clock and will walk to Bayonne and return.

Cyclists Ride in Snowstorm.

Four members of the Century Road Club of America started for a century run yesterday morning, but were compelled to abandon their programme owing to the inclement weather. At Floral Park, L. I. they ran into a severe snowstorm, through which they rode to Hicksville, which was the first stop of the journey. On the return trip W. J. Lock and K. F. Hart, who were pacing J. Zabelicky and A. J. Hubbard, had a blow-out of the rear tire of their tandem, which made it necessary to stop for repairs, causing a delay of almost two hours. The riders then decided to postpone the run after having completed sixty-four miles.

Boston Leads in Hockey Race.

A victory over the Irish-American A. C. seven last week in a rough game kept the Boston A. A. hockey seven in the lead in the Amateur Hockey League race. The Bostonians have won from every team in the league except the Hockey Club, which they will meet at St. Nicholas Rink on Feb. 13. The St. Nicks did not play a league game last week as it was an off week.

By beating the Hockey Club the Crescents moved up to third place, with the Irish-American A. C. fourth and the Hockey Club in the cellar position. The latter team has not won a game, but has forced both the St. Nicks and the Crescents to play their best in order to win.

The only league game scheduled for the week is that between the Irish-Americans and the St. Nicks at the St. Nicholas Rink Thursday night, Hobey Baker and his teammates are looking forward to a victory, but they have quite a few followers who believe they will have a hard time beating the Winged Fist combination. The big game of the week will be between Yale and McGill University at the local rink Saturday night. The league standing.

	Won.	Lost.	P. Ct.
Boston A. A.	3	0	1.000
St. Nicholas S. C.	2	1	.667
Crescent A. C.	2	2	.500
Irish-American A. C.	1	2	.333
Hockey Club	0	3	.000

NEW SCHEDULE FOR COLLEGE SWIMMERS

Difficulty Between Yale and Columbia and Pennsylvania Satisfactorily Arranged.

In spite of the fact that several meets in the intercollegiate swimming series have been held, the final dates for the remaining contests were not settled until yesterday, when delegates from the five colleges in the league met at the New York Athletic Club and agreed on the schedule. Several sharp conflicts which arose necessitated the calling of the delegates to this city for a conference before the difficulties could be compromised.

Yale had endeavored to arrange to swim Columbia in January, but the Blue and White could not arrange a date, and the Elis then insisted that Columbia forfeit. The same held true between Yale and the University of Pennsylvania. The matter was thrashed out yesterday, and meets arranged for February, Yale's contention being thrown out on a majority vote. Yale will swim Columbia on Feb. 13 at New Haven, and the University of Pennsylvania on Feb. 27 at Philadelphia, immediately following the Yale-Princeton meet at Princeton on Feb. 26. The Elis are confident that their all-around team can take on both colleges in succession and more than hold its own.

After long debate it was finally decided that the league would abandon the "outlaw" fifty-yard race, which had passed the league last year. This race was planned for colleges not represented in the league, and none of the colleges in the association were to be permitted to enter men. The colleges will be immediately notified of this change in the policy of the league.

Amherst and Union Colleges petitioned the league to admit them to their fold, but the league decided to stand firm in demanding that these colleges form a water polo team first. It is probable that both of these colleges would be immediately admitted if they had a polo team.

In the meets that have been held so far this season the College of the City of New York has lost to all the other colleges in the league. Columbia, Yale, Princeton, and the University of Pennsylvania therefore stand even in the league, with the City College swimmers at the bottom of the list.

A peculiarity of the schedule as arranged calls for the Princeton-Pennsylvania meet to be held after the intercollegiates, which will be held on March 5 at New Haven. The two colleges could not arrange for a date except on March 11. The schedule:

Feb. 13—Columbia vs. Yale, at New Haven; 16—Princeton vs. Columbia, at New York; 22—Pennsylvania vs. Columbia, at New York; 26—Princeton vs. Yale, at New Haven; 27—Yale vs. Pennsylvania, at Philadelphia.

March 5—Intercollegiates, at New Haven; 11—Pennsylvania vs. Princeton, at Philadelphia.

Y. M. H. A. Athletes Compete.

Track and field athletes and swimmers of the Ninety-second Street Branch of the Young Men's Hebrew Association yesterday engaged in a series of monthly scratch events that were marked by keen competition. M. Fein and M. Langer were the feature performers of the meet, the former winning two field events and the latter two of the swimming contests.

Fein captured the running high jump, with a leap of 5 feet 2 inches, and carried off the broad jump with 9 feet 5¼ inches. Langer proved the best in the two-lengths swimming dash and in the fancy dive, in which he registered 39 points. S. A. Shapiro, the club's crack sprinter, got home first in the potato race, and A. Schuster led the field in the quarter-mile run.

"Easy Victory for Dougherty.

The St. Francis Athletic Club's debut in the road-running field was marked by the easy victory of E. Dougherty of the Osage Field Club, who, after trailing for two miles, won the four-mile event with almost two minutes' leeway from R. Sheehan of the home club. Tom Fallen, another St. Francis Club athlete, captured third position. Sheehan and Fallen set the pace for the first half of the race, when Dougherty deemed it time to take the upper hand and plowed through the snow at a rate that carried him home more than a quarter of a mile in front. The first ten finished in the following order: E. Dougherty, Osage Field Club, 22:15; R. Sheehan, St. Francis A. C., 24:00; Tom Fallen, St. Francis A. C., 24:45; H. Guggenheim, unattached, 25:06; A. Forshay, Grace A. C., 25:25; G. Drenan, Tacoma Field Club, 25:40; M. Hofman, Osage Field Club, 26:00; J. Monohan, Osage Field Club, 26:10; Tom Carroll, Morningside A. C., 27:00; A. Leary, St. Peter and St. Paul A. C., 27:05.

Michigan Passes Up Cornell.

ANN ARBOR, Mich., Jan. 31.—Michigan and Cornell Universities will not come together in a dual track meet this year. The Athletic Board of Control of the University of Michigan last night gave out the 1915 track schedule with the announcement that the Wolverines would compete with Notre Dame instead of with the Ithaca athletes. An indoor meet with Notre Dame will be held here Feb. 27; on May 8 the teams will contest out of doors at South Bend. Michigan will send teams to the important Eastern intercollegiate games and will oppose Syracuse in the Syracuse gymnasium March 13.

Wheeler Takes Two Skating Races.

CLEVELAND, O., Jan. 31.—By taking two more firsts in the second and last night of the Cleveland matches in the International Skating Union championships, Russell Wheeler of Montreal took the lead for the amateur title. He now has 130 points. His closest opponent, Ben O'Sicky of Cleveland, who was put out of the contests last night by an injured knee, but who returned, ran a total of 90 points by taking second in all three events. The final events in the international contests will be held Feb. 3, 4, and 5 at Saranac Lake, N. Y.

Doyle Calls Turn on Pool Entries.

The committee in charge of the newspapermen's pocket billiard tournament at Doyle's Forty-second Street Academy has been obliged to call a halt on the entries in order to finish before some of the sport experts start South. The word expert used here does not necessarily apply to their pool playing. There are several first-round matches to be played, the most important of which will be the contest between Rube Goldberg and Tom Powers this afternoon, and the game scheduled for tomorrow between Tad and Ed Curley. The second round will be begun Wednesday, when Harry Cashman and Roy Crowell will play.

MUST SHOW NEW AUTO TAGS

Secretary of State Says There Will Be No Excuse for Failure Today.

Although more than one hundred thousand motorists have made application during the past three weeks for renewing their licenses, the State Automobile Bureaus have the situation well in hand and all requests will be attended to, provided they are received in time, according to an announcement made yesterday by Secretary of State Hugo.

Mr. Hugo said that he had advised the police authorities to the effect that there is a large supply of automobile number plates and license badges on hand, and that, consequently, owners and chauffeurs will have no excuse for failure to display these new tags and badges on and after today.

Staten Island Y. C. to Elect Officers.

The annual election of the Staten Island Yacht Club, the oldest organization of its kind in Richmond Borough, will be held at the clubhouse, Stapleton, this evening. The following officers will be elected without opposition: William E. Horn, Commodore; Arthur Hill, Vice Commodore; Guy Winters, Secretary, and George Egbert, Treasurer.

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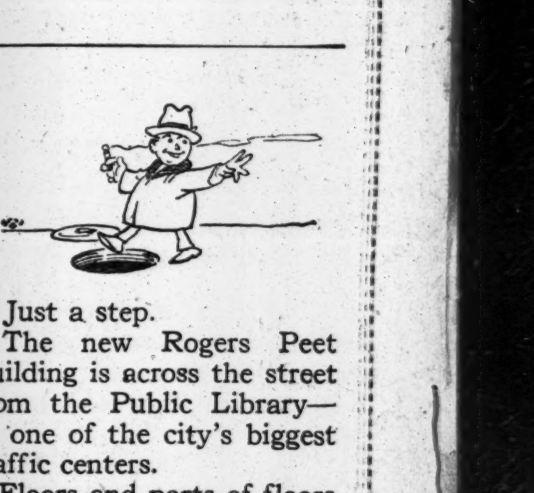

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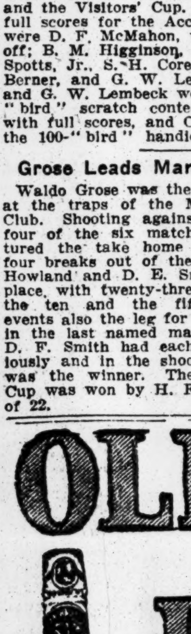

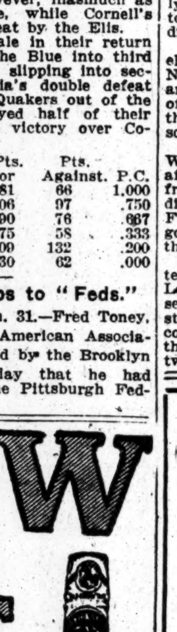

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NEW YORK, MONDAY, FEB. 1, 1915.

THE GERMAN PROPAGANDA IN THIS COUNTRY.

Vexed by the total failure of their efforts or emboldened by the good-natured tolerance of the American public, the agents of the German propaganda in this country have adopted a new plan of campaign that calls for and will receive some attention. They have used every form of argument and appeal to persuade us that Germany was deserving of all praise, the Allies of all blame. They have sometimes seemed to underestimate our intelligence and, particularly in the German-American newspapers, they have sought to make up for poverty of reasoning by profuseness of insult. Their arguments have had a candid hearing, their indiscretions have been ignored, and the American people have only been confirmed in their conviction that the cause for which Germany fights calls, not for their sympathy, but for their disapprobation and censure.

Abandoning these futile tactics, the German propagandists now have the hardihood to announce a plan of operations deliberately intended to embroil us with a friendly nation and to commit our Government, for the benefit of Germany, to acts of unneutral interference in the war. The meeting of so-called German-American societies held in Washington Saturday evening professed a purpose to "re-establish genuine American neu-"trality and to uphold it, free from "commercial, financial, and political "subservience to foreign Powers." Never since the foundation of the Republic has any body of men assembled here who were more completely subservient to a foreign Power and to foreign influence, and none ever proclaimed the un-American spirit more openly. The meeting adopted resolutions. Here is the second resolution:

> We demand a free and open sea for the commerce of the United States and unrestricted traffic in non-contraband goods as defined by international law.

This resolution is plainly intended to stir up trouble between the United States and England. The letter of the Secretary of State to Senator Stone, our diplomatic correspondence with Great Britain, and the news dispatches published from day to day have made it clear that the Government at Washington has been alert for the protection of our neutral commerce. That is not enough for Mr. Bartholdt, Mr. Hexamer, Mr. Barchfeldt, Mr. Lobeck, and Mr. Von Mach. Our people are satisfied that American interests are duly safeguarded. It is German interests that suffer, and they would be best promoted by a war between this country and Great Britain. Nothing short of that will content the German propagandists.

The understanding these gentlemen have of international law is fully disclosed by their third resolution:

> We favor as a strictly American policy the immediate enactment of legislation prohibiting the export of arms and munitions of war.

That would be a flagrant breach of neutrality. The resolution has no other purpose. It would commit us to an interference in the war to help Germany out of her desperate plight and to deprive England, France, and Russia of advantages gained by their arms. The Secretary of State has set forth, in his letter to Mr. Stone, the only true and correct policy. That is the official policy of this Government, sanctioned by international law, by the usage of nations, and by our own practice for more than a century. Any man or any meeting of men can advocate the contrary policy only at the cost of being justly accused of putting allegiance to a foreign Government above loyalty to our own and of being set down as a concocter of plots against our peace and honor.

The deadliest blow yet planted upon the much-wanted Ship Purchase bill is delivered in the fourth resolution of this pro-German meeting, declaring that "we favor the establishment of an American merchant marine." What possible interest have Germans in the establishment of an American merchant marine to compete with their great trading fleets that until the coming of war sailed all the seven seas and were at home in every port? The interest is nearer, it is temporary. By the purchase of her interned ships under the terms of the bill Germany would be helped out of our public funds, and she needs money to carry on the war. It had not been expected, and certainly it was shockingly untactful, that the agents of the propaganda should openly proclaim their deep interest in the bill just at the moment when it is fighting for its life. Its enactment would now be an avowed emergency appropriation for Germany's war chest.

This matter is serious, it is deeply serious. It is of grave concern to every American that men who have by oath renounced their allegiance to the German Emperor, who have sworn allegiance to our Government, should thus ignore those oaths; that men who have come here to escape the scourge of Prussian militarism should now, on our soil, exalt the Prussian ideal above the American ideal; that they should openly profess principles and counsel procedures that must be described as seditious and disloyal. But though the matter be serious, a graven image, if it were the image of a genuine American, would burst into a loud guffaw at the fifth and last of this series of resolutions:

> We pledge ourselves, individually and collectively, to support only such candidates for public office, irrespective of party, who will place American interests above those of any other country and who will aid in eliminating all undue foreign influences from official life.

This is not very delectable English, but the sentiment can in one respect be applauded, for these pro-Germans here assume the obligation to vote against themselves, and if they are as potent at the polls as they evidently think they are, that will settle the fate of every future pro-German candidate.

So long as the German propagandists confined their efforts to the field of argument and persuasion the American people, though of late showing signs of a growing impatience, have been very indulgent. They have pardoned much to natal associations and the unconquerable hyphen. But the representatives of German societies who met and adopted these resolutions in Washington are seeking, not to influence opinion, but to shape the acts and policy of the Government in the interest of Germany. It will be well for them to stop where they are. They have about reached the permissible limit. And when in their blindness and their insolence they threaten to use the ballot which our hospitable laws have put into their hands to punish American citizens who refuse to applaud their Kaiser's enterprises of blood and slaughter, it becomes necessary to admonish them that, apart from some of German birth or blood and the very few who, unlike Mr. Whitridge, have been blinded by their German teaching, all the American people stand like a rock against Germany in the war she has permitted, encouraged, and provoked. If the pro-Germans among us insist on butting their heads against that rock, it will be bad for the heads.

SUNDAY AND INGERSOLL.

Accused of "literary theft," the Rev. Billy Sunday responds that he didn't mean to steal from the agnostic, "Bob" Ingersoll, whose flowery oration on war veterans passed for his own before the old soldiers of Beaver Falls, in Pennsylvania. As a matter of fact, that speech was donated to Billy by a fervent admirer—he has hundreds of 'em sending in "fine sermon material" all the time—and, like Wordsworth, he takes his own wherever he finds it. Steal words and style? Never. If sinners find a resemblance between the things he says and the language of Ingersoll, Talmage, and Sam Jones, it must be because those discoursers on the soul happened to think and speak just as he thinks and speaks now.

But nobody denies that the Rev. Billy has developed his own style. Doesn't his Gospel gun shoot straighter than Ingersoll's agnostic rhetoric? Why, it's loaded with rough on rats, ipecac, rock salt, dynamite, and barbed wire. No doubt he could get off a line of talk—thanks to the donated sermon material—that would make a Greek professor's jaws squeak, but he has doped out that people really don't want that line of conversation. It isn't hot enough shot for the enemies of the Church. Call them bull-necked, beetle-browed, hog-jowled, peanut-brained, weasel-eyed four-flushers, false alarms, and excess baggage, and the devil banks his fires, beats it out of hell, and is picked up later by an ambulance. Why go jimmying for other people's language after that?

DR. ELIOT'S TESTIMONY.

If men gathered figs of thistles, it might be suspected that the golden opinion reaped of the Rockefeller Foundation from the testimony of President Emeritus Eliot of Harvard before the Industrial Relations Commission was without merit. The fact remains that Dr. Eliot is himself a responsible Trustee of this great fund. No one questions for a moment his wisdom and his unselfish public spirit. He has given to it his service freely, because, he says, the Foundation is the "largest and freest benevolence "ever attempted in the world that I "have ever heard anything about."

Is it likely that any interference by the Government with private munificence is going to enlarge the number of such benefactions in future? Will it improve the management of institutions which, in a brief period, have made the honorable records won by the Rockefeller Institute, the Carnegie Institution, and other similar foundations? The recent report of the General Education Board is a conclusive proof of the beneficence in a wider field of the same principles which American experience has vindicated in the private endowment of educational and research institutions. Dr. Eliot testified that he knew many instances of colleges and secondary schools being "influenced" by the General Education Board, but "never was the influence bad, it was always good."

A check to its influence would at once be applied if it became harmful, or even if its views and policies became unsound. Should such a board foolishly attempt to influence education in unwise directions, its suggestions would be utterly futile. But the General Education Board, the Carnegie Institution, and like bodies have in fact taken the only effective means known of making their conduct and direction sound and helpful—they have put on their governing boards men who represent the best that the United States has done and thought in education. If that is not true Mr. Walsh's commission would do a public service in showing the contrary.

Not the least responsible of the functions of these governors is the choice of their own successors. The quality and personnel of their boards is until now conclusive proof that vacancies are filled with a full realization of the opportunities and responsibilities involved, without deference to political or other considerations. How would it be if—as Mr. Walsh manifestly wishes—the great benefactions should be managed politically?

MR. CHURCHILL'S POSITION.

In considering the election today of a successor to Mr. Thomas W. Churchill as President of the Board of Education, that body must take into account the fact that Mr. Churchill is anxious to succeed himself. It should think of the things he has stood for.

By his advocacy the merit system of promoting and appointing teachers has been interfered with and endangered. By means of the McKee bills, one of which actually passed the Legislature, he sought to make himself the irresponsible head of the school system, although opposed by the best educational authorities of the country. He has tried formally to prevent the responsible heads of the school system from availing themselves of the information gathered by the Division of Reference and Research. He has attempted to organize his adherents in the board, assigning inconspicuous men to the Chairmanships of committees. By such means he has nullified or hindered the city's costly efforts at inquiry and reform of the school system.

The Board of Education has lately been strengthened by Mayor Mitchel's appointments of able men and women to its membership. Has not the time come to call a halt upon the partisan activities of Mr. Churchill by electing Mr. John Greene to succeed him? During his nine years' service as Vice President Mr. Greene has stood for the best educational principles. He has taken no part in the "office politics" of the board.

HIGH AND HIGHER BUILDINGS.

While the Mayor was holding a hearing upon the subject of restricting the heights of buildings in this city a bill was being introduced into the Legislature taking away the local authorities' power to deal with the subject. No particular interest was manifested in either proposal, although it would be difficult to mention one better deserving interest. If history should repeat itself, one or the other proposal will become effective, and then will arise indignant protest that such things should be. In Brooklyn at this moment there is indignant protest against the erection of an elevated railway, which actually is under construction as part of the dual subway. When the matter was under consideration it was thought a tremendous advantage, not only to Brooklyn, but to the whole greater city. Now it is being denounced as a betrayal of the borough. Whatever the advantages or the defects, it is too late to consider them.

In like manner it may be anticipated that when the high building movement works out its logical and indicated damages to the entire city there will be a demand to know why it was not prevented. Now is the time to prevent it, and yet the Mayor has held two hearings with no attendance worthy the subject. If there is no greater protest than that there is a presumption in favor of taking away from the city the power over its own affairs which it does not use.

At the Mayor's hearing Mr. Ernest Flagg, an architect of repute in connection with high buildings, thought it was too soon to remedy "the evils "we are beginning to find attached "to them. The situation is not yet "sufficiently acute. When the per-"centage of high buildings on Man-"hattan Island reaches 15 or 20 per "cent. of the total number as against "the present 4 per cent., then it will "be found that something must be "done, and a real measure of relief "will be adopted." A better argument for acting soon, if at all, could hardly be made. When there are five times as many high buildings as now there will be five times as many arguments against doing anything, and the evils attached to them will be multiplied more than fivefold. If the erection of high buildings is not stopped it will not be confined to Manhattan, but will be intrenched in all the boroughs, where there is not the reason or excuse which there was on Manhattan Island.

The values in the skyscrapers are nothing compared to the total values involved, a few hundred millions against several billions. The values in the skyscrapers are taken unfairly from the neighborhoods among which they are scattered, and would disappear almost entirely if the regions suitable were to be built up solidly with high constructions. Then the light and air from the unbuilt areas would not be available to the high buildings, and they would become dark and undesirable. If the law of ancient lights had been enforced in this country there never would have been such immoderation in high buildings, for the profit from the absorption of the property of their neighbors would have been paid for and profits would have shrunk.

The argument that values would be disturbed by limitation of excessively high construction is misapplied. Values are now disturbed by such constructions more than they are increased by them. All low buildings sandwiched between high buildings are depreciated. The construction of one high building prevents the construction of many low buildings, and in that manner the building industry is depressed. There would be more building rather than less if the high buildings covered more lots, and the values of all the lots would be raised instead of being concentrated in a few properties. The city's finances are now "reeling" from the permission of such absorption of unpaid values at the expense of neighbors, much as it is predicted they would reel if the limitation is made. The city is overbuilt where skyscrapers are allowed and underbuilt where they are only just appearing to work the harm already apparent.

TOPICS OF THE TIMES.

Illustrated His Own Confession.

"I have noticed, all my life," said President Wilson in his speech to the electric railway men, "that I could speak with the greatest freedom about those things that I did not understand."

More people than are at all likely to make that confession have more reason for doing it than the President has, but it was rather amusing that only a few seconds after his acknowledgment of sharing a common human trait he gave what an audience of lawyers would have seen, though, perhaps, or probably, the electrical engineers didn't, was a striking proof of its possession. For, proceeding to talk about big business, he said:

> The number of cases in which men do business on their own, individual, private capital is relatively small in our day. Almost all the great enterprises are done on what is, so far as the managers of that business are concerned, other people's money. That is what a "joint stock company" means.

This and other references to "joint stock companies" indicated only too clearly the President's belief that most, if not all, of the industrial and commercial organizations that have received so much attention in recent years from our statesmen and politicans are correctly described by the term he used. The fact is, however, that the formation of "joint stock companies," as they are defined in law and known in courts and trade, practically ceased years and years ago, and few of them are now in existence.

Exactly to differentiate "joint stock companies" from "partnerships" and "corporations" would require an essay of considerable length—a convenient excuse for not putting it in a column of short, snappy paragraphs like this one—but anybody with a lawyer friend who can be "worked" for information may easily secure definitions of the three, which, whether clearly understood or not, at least will be sufficient to convince him that they are unlike in important particulars.

The fault of the "joint stock company," according to modern ideas, is that there lingers in it too much of personal responsibility for obligations incurred in the common interest. Not as perilous in that respect as the partnership, it involves greater risk beyond a knowingly made investment than does the corporation, and the latter has become the favorite and well-nigh universal device for doing any except small-scale business.

Obligation More Than Met.

Theoretically, at least, no man earns special commendation for doing well and thoroughly, and regardless of consequences to himself, what it is, in like circumstances, the clear, plain, and simple duty of everybody to do in just that way. However, as failure thus to perform such a duty is frequently observed, instances of its complete accomplishment deserve recognition, which comes to about the same thing as praise, and the logic of strict justice can be allowed to take care of itself—for which task it is quite competent.

It is proper, therefore, to note what happened when the automobile in which was riding Daniel Guggenheim, of mining and smelting fame, ran down and severely injured a little Italian boy in Lafayette Street.

On the sound principle that for every such accident the automobilist is in some measure to blame, since the pedestrian has the same right of way, and for the same reason, as regards motor cars, that the sailing vessel has as regards steam craft, Mr. Guggenheim was in some degree responsible for what his chauffeur had done. That he didn't order hasty escape from the scene only proves that he is not a criminal and need not be called even creditable. That he lifted the injured child into his car, hurried with him to the nearest dispensary, and arranged for his removal to a hospital and the best of surgical and medical care is no more than what was reasonably to be expected from a man of Mr. Guggenheim's resources. But that, while making these arrangements, he caused the boy's parents to be summoned and that he himself met, calmed, and reassured them—that, now, was something which passed a little the limit of obligation, and it is distinctly praiseworthy on that account.

It was not, by any means, too much to do, but it was more than could decently have been called enough. It involved the risk of a "scene" of the sort from which all men shrink even more than from a danger, and it demonstrated a form of moral courage that is not a common possession.

Not Perfect, But Not Hopeless.

In dismissing the Kings County Grand Jury, last week, County Judge Norman S. Dike took occasion severely to criticise the prison system of the State as a whole and its exemplification or application at Sing Sing in particular. He told the jurymen, who had themselves visited Sing Sing a few days before and seen the conditions there, that when he sent men to that institution it was with profound sorrow, and in no expectation that while serving the terms to which he sentenced them they would be cured of their vicious traits.

But these pessimistic remarks were not based on lack of confidence in, or on lack of expectation of good results from, the new treatment of convicts which Warden Osborne has started. For that, on the contrary, Judge Dike had high praise, but he apparently deems hopeless the expectation that anything in the way of reforming character can be accomplished in a prison built as Sing Sing is and where the maintenance of health is practically impossible for any except the hardiest of prisoners.

The Judge is, of course, right to the extent that the prison was built in what the modern penologist regards the Dark Ages, when the thought of reforming criminals, if it existed at all, was buried deep beneath a grim determination to punish crime. The carrying out of more enlightened purposes there is, in consequence, a matter of great difficulty, but there is excuse for hoping, if not full reason for believing, that in spite of the obstacles which the Warden realizes and laments, he yet can do something, and even much, for the benefits of his charges.

The men whom Judge Dike now sends to Sing Sing have at least a few chances of coming out better men than when they went in; not long ago they had next to none, but in regular course the great majority emerged as confirmed and irredeemable enemies of society.

"WAR MARRIAGES."

Apparent Sanction of Them Found in the Old Testament.

To the Editor of The New York Times:

Rabbi Wise's address on the subject of war marriages prompted me to examine the following verses from Chapter 20 of Deuteronomy:

> 5. And the officers shall speak unto the people, saying, What man is there that hath built a new house and hath not dedicated it? Let him go and return to his house, lest he die in the battle and another man dedicate it.
>
> 6. And what man is he that hath planted a vineyard and hath not yet eaten of it? Let him also go and return unto his house, lest he die in the battle and another man eat of it.
>
> 7. And what man is there that hath betrothed a wife and hath not taken her? Let him go and return unto his house, lest he die in battle and another man take her.

I find that the English is a faithful rendering of the Hebrew, and that both German and French versions at hand show that the translators agree with the English as to the meaning of the words of the original. But I am interested to know what the authoritative opinion is as to the thought underlying the original.

Is the Holy Writ authority for the war marriages that Rabbi Wise denounces?

Is it a preachment against all war?

Is it a rhetorical declaration that only youth shall engage in war?

Is it something for the benefit of the propertied class, those who have a stake in the community and have social and economic responsibilities?

If the seventh verse stood alone there would perhaps be but one construction possible. On the other hand, the three verses, taken in connection with the other parts of the chapter, might be susceptible of any one of the four suggested constructions. It would be most interesting to secure the rabbi's views.

B. T.

New York, Jan. 29, 1915.

Germany's Solicitude for Us.

To the Editor of The New York Times:

A recent press dispatch reads:

> BERLIN, Jan. 22, (by Wireless to Sayville.)—The newspapers here without exception comment with satisfaction on the North German Gazette's statement from the Government, published yesterday, regarding the sale of weapons and ammunition to the Allies by citizens of the United States. The Tageblatt declares that America's reputation in affairs of political morals is at stake for the future and the tone of the rest of the editorials is similar.

When a country, by its own acts, has convicted itself in the eyes of the neutral world of breaking every law of nations on which her political honor rests, it would be laughable, were it not for the gravity of the situation, to have the statement made, through the columns of a German newspaper, that America's reputation in affairs of political morals is at stake for the future.

The presumption and arrogance which make it possible to give utterance to a criticism of this nature against America are truly colossal and pre-eminently German. With her hands reeking with the blood of innocent women and children and non-combatants, wantonly murdered, and her political, heart besmirched with every sort of outrage against humanity which is known in the world today, yet Germany fears for America's political morality.

AN AMERICAN.

Ottawa, Ont., Jan. 25, 1915.

Appreciative of Mr. Churchill.

To the Editor of The New York Times:

I beg to take exception to your editorial article on Mr. Churchill and the schools. Mr. Thomas W. Churchill found a great machine whose grinding process had deadened, disheartened, and discouraged the teacher—the steam, the motive power. He brought a human quality into a machine, a democracy into a bureaucracy dominated by an autocracy.

No stream can rise higher than its source, and lessons, plans, statistics, reports, supervision, courses of study, and Chinese examinations never yet revealed a teacher. There is the steam, there is the power to make men and women worthy of the State in the teacher. "Where there is no vision, the people perish."

Mr. Churchill has a singular insight into the needs of the great mass of the common people, of common school teachers, and a great deal of common sense in applying this power where he can get results. He is not a bureaucrat, an aristocrat or an autocrat—he is a democrat in the best sense of the word.

TEACHER.

New York, Jan. 28, 1915.

Looking Through a Veil.

To the Editor of The New York Times:

Regarding the question discussed in The Times of the veiled woman's reflected image, while it is true that she looks through a veil at a veiled image, I think the interposition of the veil close to the eyes would make little, if any, difference in clearness of vision. The eye, looking beyond the obstruction, automatically focuses on the image, without any other effect than possibly a few slightly blurred lines crossing the field of vision. The condition is analogous to looking from a screened window into the street, and vice versa—in the first case the vision is only slightly obstructed, while in the second it is entirely cut off.

I believe that the absorption of light by the mirror, and the consequent imperfect reflection, is a greater factor in altering the appearance of the object in the image than the additional veil.

H. W. A.

New York, Jan. 27, 1915.

HYPHENATED AMERICANS.

Some Reflections by Horace White Upon Their Most Recent Activities.

To the Editor of The New York Times:

A national organization to "re-establish genuine American neutrality, and to uphold it free from commercial, financial, and political subservience to foreign powers" was started at a meeting of hyphenated Americans in Washington on Saturday evening. The phrase "hyphenated Americans" means persons who legally owe allegiance solely to the United States, but who give their allegiance mostly to some other country. The only persons distinguished by the hyphen are German-Americans and Irish-Americans. Nobody ever speaks of English-Americans, Italian-Americans, French-Americans, Portuguese-Americans, Holland-Americans, or Norwegian-Americans, although we have plenty of immigrants to whom the phrase might be applied. This distinction belongs only to a minority of our Irish fellow-citizens—the fraction who are constantly seeking to get us into a war with Great Britain, no matter how—members of the Clan-na-Gael. The hyphen is only used to distinguish those foreigners who are believed to prefer some other country to the United States. Dr. Gottheil has rightly used the phrase "hyphenated Americans" to distinguish them from other Americans.

What does this new hyphenated society propose? The first thing demanded is an American cable controlled by the Government of the United States, "to secure the possession of an independent news service." This may mean a new cable, the making and laying of which would probably outlast the present war, or the seizure by the Government of an existing one. Either method would seem to be superfluous and fantastic, since we have daily communication from Berlin to Sayville, L. I., without any cable whatsoever.

The second demand is for "a free and open sea for the commerce of the United States, and unrestricted traffic in non-contraband goods, as defined by international law." As this has already been promised by our Secretary of State to all Americans we must infer that the hyphenated ones differ from the Secretary in their definition of contraband. This is quite possible, but it is not necessary to form a new society to pass upon the varying opinions. These are questions for prize courts.

The third demand is "for the immediate enactment of legislation prohibiting the export of arms and munitions of war." The Secretary of State, in his recent letter to Senator Stone, said that this was equivalent to a demand that we should neutralize the sea power of Great Britain. The only thing that prevents Germany, Austria and Turkey from obtaining arms and munitions of war from us is the British Navy. But it is said that Germany does not want our rifles and gunpowder, she has enough of her own. She only wants to shut off the supplies which France and her allies obtain from this side of the water. But Germany has not asked us to shut off any supplies to the Allies, except hydroaeroplanes. In demanding the embargo on rifles and cartridges the hyphenated society is running before it is sent, as was pointed out by Chairman Flood of the House Committee on Foreign Affairs to Congressman Bartholdt a short time ago.

Deprived of any backing in the old world in their demand for an immediate embargo on our export of arms, Messrs. Bartholdt, Hexamer & Co. plant themselves firmly on the ground of "ethical ideals," and tell us that the export of arms "tends to prolong the war and is irreconcilable with our prayers for peace." What kind of peace they are thinking of and praying for is one which will at all events leave Belgium in the fangs of Germany. This is one of the things that the hyphenated society is aiming to accomplish, but which the American people will never consent to or knowingly help to bring about.

HORACE WHITE.

New York, Jan. 31, 1915.

Prof. Pupin's Telephonic Devices.

To the Editor of The New York Times:

The recent accomplishing of transmitting speech between New York and San Francisco is an event that rightly has attracted public attention. It is an achievement of the very highest importance, and reflects great credit on all concerned. It is, however, a matter of great surprise that in no New York newspaper that I have seen has any mention been made of the man to whom the scientific honor is wholly due. Even the President himself congratulated Mr. Bell upon his accomplishment, overlooking the fact that the instruments used to send and receive the first transcontinental message were those used forty years ago, showing that whatever advance was indicated by the transmission of speech over 3,400 miles of wire was not due to the instruments at the ends.

This great and heretofore never-accomplished feat is due entirely to the work of Prof. Michael I. Pupin of Columbia University, who, by certain simple devices, has made possible the use of long wires in telephony. Although the devices themselves are simple, their design was reached only after the most painstaking and elaborate mathematical analysis. The final result is intensely practical, but it is based on work of the highest order of pure science.

WM. BARCLAY PARSONS.

New York, Jan. 31.

Prof. Pupin's devices were explained by himself in The Times a few days ago.

Disrespect for the Flag.

To the Editor of The New York Times:

A few days ago the undersigned was in the vicinity of the City Hall some time after 2 P. M., and, observing the crowds who were waiting around the park, I inquired of an officer and was informed that a regiment was about to pass through the city.

Never having seen a military parade in this country, I decided to wait and review the soldiers. I was delighted with the military appearance and the marching of the troops, especially of the Second Regiment, but I felt chagrined that all the thousands of people who were watching the soldiers did not display the slightest respect or emotion for the flag, for which all these young soldiers and every officer in command had sworn to give their last drop of blood. Not one person removed his hat, but all showed indifference.

Will you kindly let me know, is this the usual procedure? Is there any special reason why the people have not any respect for the national symbol? Or is it due to the fact of having the flag around every day? Has this taken away from the citizens the high idea of their colors?

COUNT M. RAFAILOVICH.

New York, Jan. 27, 1915.

The Times's Diplomatic Papers.

From The Springfield Union.

A word of credit is due The New York Times for its enterprise in placing before the American public promptly and in complete form the text of those diplomatic documents which tend to throw light on the influences and events that led up to the European war, and must inevitably receive a large measure of attention by historians who undertake to set forth the true inner facts in the case. The latest addition to this list of publications is the French "Yellow Book," the authorized translation of which has been given to American readers. Unquestionably the French presentation is an important element in the sum of official evidence, and will be scanned with great interest by those who are giving close attention to the subject.

A VIGOROUS PROTEST

Due From America on Belgium's Account, Mrs. Atherton Thinks.

To the Editor of The New York Times:

I have just received a letter from an Englishman, a part of which I think it might be well to publish, typical as it must be of much of the feeling in his country. The writer is a nephew of the owner of one of the great London newspapers, and a man always in close touch with affairs himself. He is serving his country at present in the Herts National Reserves.

> All you write me about the American views of the situation is most interesting, but it looks to us over here that all the sympathy they may have with the cause of the Allies is entirely swamped by their desire to make profit out of the situation; and their opinions, whether sympathetic or otherwise, leave us cold. The absolute destruction of international law, the tearing up of most sacred treaties by a great power, is surely a subject which should move a country like the United States to something more than tame verbosity; and I am afraid that when war comes, as come it must, between the United States and Japan, the former will look in vain for anything more than words from the powers that *count* in Europe. Wilson seems to have in the back of his mind some notion of becoming peacemaker, but I do not think when the moment comes for the effort that he will be allowed to fill the role. However, *qui vivera verra*. The end is not yet, and although I fully expect that something which we do not dream of will suddenly put an end to this war, I am afraid we have much to go through with yet. I feel certain that the majority of the German people are sick of it already—those who *know* what is happening; but they are all so tremendously disciplined that they will never say a word, even if permitted to do so. I think Rumania's participation will make a great difference in the east, and this may hasten the end. Let us pray so.

I had written him that, barring the people of German birth, there was an extraordinary unanimity of sympathy in this country for the Allies, and that the efforts of disingenuous German propagandists, insulting as they were to American intelligence, had strengthened it. But his unenthusiastic acceptance of this information is quite comprehensible. There is a growing feeling among us that it would have done no harm to put ourselves upon record as entering a formal protest against the invasion of Belgium—before its devastation. The outbreak of indignation at the atrocities had at least one good result; the German officers nowadays, as soon as they take a town, order the wine cellars to be flooded at once. Surely if we accomplished this much without the aid of our Government, a formal protest at an earlier date might have averted some of the insolent destruction of both life and monuments of art by a people at that time so sure of conquering Europe in three months that they felt they could afford to ignore all rules of modern warfare. I have no desire to see the United States drawn into this war, heaven knows, but a vigorous protest from a nation numbering a hundred million people could hardly have failed to make an impression upon the most arrogant mind. I have done my best to keep out of print on this subject, for in all other matters I have the greatest respect for the present Government, but I fancy that a good many besides myself will explode before long.

GERTRUDE ATHERTON.

New York, Jan. 28, 1915.

DR. FRANCKE'S DISCLAIMER.

Mr. Sutro of German Publication Society Misused His Name.

To the Editor of The New York Times:

I learn to my surprise, from the correspondence between Mr. Sutro and Prof. Gottheil, published in The New York Times of today, that Mr. Sutro, as President of the German Publication Society, is using the names of a number of professors at German and American universities, including my own, in such a way as to convey the impression that these professors constituted a Consulting Executive Board of the German Publication Society and were participating in a project of this society for the publication of a work on the present war.

I wish to state emphatically that this is not the case. The Consulting Executive Board in question was constituted several years ago by myself as editor in chief of the "German Classics of the XIX. and XX. Centuries," a collection of German literary masterpieces in English translations, published by the German Publication Society. This board was connected exclusively with the work on the "German Classics," and finished its activity with the completion of this collection some time ago. It has nothing whatever to do with other books the German Publication Society may be bringing out, least of all with a publication on the present war.

KUNO FRANCKE.

Cambridge, Mass., Jan. 30, 1915.

The Southern Non-Voter.

To the Editor of The New York Times:

The letter of Joseph D. Holmes on the Southern Non-Voter is an instance of reasoning from insufficient premises. In all the Southern States mentioned by him there is practically only one party, the Democratic, and in all the nomination to an office is by the primary. The man who wins the primary is sure of election; consequently men vote at the primary and not at the election. In all the other States mentioned no one party has a decided majority and in all the number of independent voters is large. To make whatever point he is trying to make (and it is not clear that he is making any), he should give the vote at the primaries, not at the election. "A little knowledge is a dangerous thing" in an argument.

H. P. B.

Poultney, Vt., Jan. 29, 1915.

Canadians Appreciative.

To the Editor of The New York Times:

I should like on behalf of a host of Canadians to thank you very heartily for your editorial article on the Dacia question. I trust your sane and sensible words will find a very general response in the hearts and minds of your fellow-countrymen.

And not only for this article do we feel grateful, but for many previous utterances, and for the whole course of your great journal since the outbreak of the war. It is a great satisfaction to Canadians, as British citizens, to know that all the opinion that counts in the United States has a very clear idea as to the origin and conduct of this war and the great principles and moral issue involved in the struggle.

W. TYTLER,
Inspector Guelph Public Schools.

Guelph, Canada, Jan. 26, 1915.

THE TRANSCONTINENTAL TELEPHONE.

To knit two oceans by a tenuous thread
Whereon man's voice may cross from shore to shore
And bind a nation close: what magic lore,
What alchemy is this, of witchcraft bred!
Yet is this deed no kin to Black Art dread,
But harbinger of an abundant store
Of blessings for mankind and one pledge more,
That Peace and Progress, after all, are wed.

By this accomplishment of master mind,
In the unleashed commercial race we run
We shall accelerate our heady pace.
But a far deeper import will it find
In heralding life ended, life begun,
And bringing loved ones almost face to face.

REGINALD McINTOSH CLEVELAND.

COURT HOUSE BOARD PUTS DELAY ON POLK

Asks Corporation Counsel to Appoint Condemnation Commissioners

FOR NEW LAND FOR SITE

Mayor Mitchel Says Corporate Stock Budget Committee Will Settle the Matter This Week.

The Court House Board has sent to Corporation Counsel Polk a letter formally requesting him to proceed at once with the appointment of Condemnation Commissioners for the additional land for the rounding out of the new Court House site. The letter says there has been already a delay of seven months. The matter was placed in Mr. Polk's hands on July 2 last. He made a motion before Justice Guy on Nov. 30 for the appointment of the Commissioners, and his application was granted, but he has not yet submitted the order for signature to the court.

"This delay in action on your part," the Court House Board says in its letter to Mr. Polk, "is embarrassing this board in the carrying forward of its work."

Mayor Mitchel yesterday explained the seven months' delay as due to two causes. In the first place, last Summer, when the war broke out, it was decided to put off incurring any expenditures which the city could possibly avoid. Then, when two months ago Corporation Counsel Polk had taken the first steps toward getting the commission, Controller Prendergast wanted to obtain further information as to the way in which the city would emerge from a great real estate deal before final action was taken.

It was decided that the whole matter should be thrashed out in the Corporate Stock Budget Committee, and the Mayor said that it has been the pressure of other business or the absence of one or other of the members from the meetings which has caused it to drag along. However, he is confident that before the end of the week the Corporate Stock Budget Committee will have taken the question up and reached a final decision upon it.

Meanwhile it is costing the city about $600 a day to carry the site, which has already been purchased. It cost $6,243,668, and title to it was taken on August 5, 1913. Only half the original site has been cleared of buildings.

President McAneny, in bringing forward last Summer the plan for the modification of the site, estimated that it would be necessary to purchase the block bounded by Duane Street, Park Row, Pearl Street, and City Hall Place, a portion of the block bounded by Pearl Street, Park Street, Baxter Street, and Park Row, and the block bounded by Duane Street, Park Street, Pearl Street, and City Hall Place. This he estimated would cause the outlay of another $3,968,500.

As he would retain of the old site only that portion east of Centre Street, which cost about $3,600,000, he reckoned that the cost of the modified site would be $7,568,500, and that the city would be able to get back all it paid for that portion of the old site west of Centre Street which it is now to sell. Controller Prendergast, however, is not certain that Mr. McAneny's calculations will turn out quite as favorably for the city as he has anticipated, and has been opposing any progress in the condemnation proceedings until he has found out exactly how things will work out.

"The plan and specifications for the Court House," says the board's letter to Mr. Polk, "are approaching completion and will be entirely finished on May 1, 1915. The boring contract has been fully carried out, and the depth and character of the foundations have been practically determined. Unless you proceed in the matter immediately, our work will soon be at a standstill.

"The city will not be involved by this proceeding in an expenditure of any considerable amount, as only a small portion of the lands to be acquired will be needed at that date. Title to the remainder of the lands to be acquired will vest under the provisions of the statutes at the termination of the proceedings at some future time."

It has also been pointed out that an offer was made some time ago by the Court House Board to find work on its site for the unemployed, if it obtained the right to go ahead. In this, however, it has been checked by the delay in pushing through the condemnation proceedings.

TALKS AT SUFFRAGE SHOP.

Address Every Afternoon This Week by Men and Women.

The Suffrage Shop will open at 4:30 o'clock today under the chairmanship of Mrs. Emanuel Einstein, assisted by a committee made up of Mrs. Robert Chambers, Mrs. Inez Boissevain, Mrs. Robert Adamson, Mrs. Julian Heath, Mrs. Marcus Marks, Mrs. Peter Finley Dunn, Mrs. Henry Buere, Mrs. John Winters Brannan, Mrs. Bisbee, Miss Anna Constable and Mrs. John Rogers, Jr. The speakers for the week will be:

Monday, Delos Wilcox, expert on franchises and public utilities, and Mrs. James Clarkson, President of the Iowa Society; Tuesday, Mornay Williams, Chairman Child Labor Committee of New York, and Mrs. Walter MacNab Miller, Suffrage leader of Missouri; Wednesday, Hamlin Garland, author, and Mrs. Sykes; Thursday, Prof. H. R. Mussey, Assistant Professor of Economics Columbia University, and Miss Stevens, Congressional Union; Friday, Ernest G. Stevens, author of "Civilized Commercialism," and Mrs. Rita Childs Dorr; Saturday, Mrs. Ernest Thompson Seton, Miss Helene Nosanipch, representative of Servian Suffragists, and ex-Senator Darcy, of Florida.

JEWELS TO SUFFRAGE CAUSE

Silverware and Money Put in Montclair Melting Pot Also.

Special to The New York Times.

MONTCLAIR, N. J., Jan. 31.—Mrs. Arthur Hunter, President of the Montclair Equal Suffrage League, announced today that $145 in checks and cash had been contributed to the melting pot installed not long ago by the league.

In addition to this sum silverware and gold and silver jewelry, including rings and other articles, have been turned in. One woman parted with a spoon which belonged to her great-grandmother, and another gave a spoon which belonged to her mother, who was associated with Elizabeth Cady Stanton in her work for suffrage.

Men Delegates for Suffragists.

Mrs. Florence Howe Hall, daughter of Julia Ward Howe, and the women of the Twelfth Assembly District of the Woman Suffrage Party, of which she is the leader, have elected seven men to act as delegates to the City Convention of the Suffrage Party, to be held in the old Quaker Meeting House, Stuyvesant Square, this evening. One clergyman, two doctors, one mechanical engineer and three business men, make up the male delegation. The politicians of the district have been asked to attend the convention.

Suffrage Meeting Tonight.

The Political Equality Association will hold a meeting at its headquarters, 15 East Forty-first street, tonight at 8:30 o'clock. The speakers will be Mrs. Haryot Holt Dey, President of the Woman's Press Club, on "A Wider Horizon for All Women," and Miss Florence Harmon, on "Woman—Two Hundred Years of Progress."

NEW TESTS CONFIRM PLOTZ TYPHUS GERM

Value of Young Scientist's Discovery Believed to be Proved by Further Experiments.

MT. SINAI HOSPITAL GIFTS

$12,500 from J. J. Clancey Estate—Charity Organization Gets $5,000 from Juniors.

The discovery of the germ which causes typhus fever made by Dr. Harry Plotz, the young scientist attached to the pathological department of Mt. Sinai Hospital at Fifth Avenue and 100th Street, is soon to be supplemented by the results of further experimental work conducted in the research laboratory, which are said to confirm in every important detail the value of this contribution to medical science. It was announced at the annual meeting at the hospital yesterday that details of the new experimental work would be ready for presentation within a few weeks.

According to a medical authority at the hospital, the experiments have been eminently successful. In addition to proving the isolation of the typhus germ, the tests also have considered the problem of the work of prevention. A gift of $5,000 toward the support of the laboratory work has been made by Adolph Lewisohn.

Dr. Plotz, who is not quite 25 years old, is a graduate of the College of Physicians and Surgeons. The first publication of his important discovery appeared in THE NEW YORK TIMES on May 12, 1914, and his technical paper describing his discovery was published in The Journal of the American Medical Association on May 16, 1914.

Among the gifts made to the permanent endowment fund for free beds in Mt. Sinai Hospital, amounting in all to $70,000, were $12,500 from the estate of John J. Clancey and $10,000 from Daniel Kops.

It was also announced yesterday that the bequest of $100,000 from the Benjamin Altman estate had been received. One-half of the income of this fund is to be used for general hospital purposes and the remainder for the treatment of nervous diseases.

Of 8,681 patients treated at the hospital, 6,003 were provided for in free beds. In the dispensary treatment was given to 234,586 applicants. The total income of the hospital for the year amounted to $468,902 and the disbursements $459,889.

President George Blumenthal, who is in Europe, and Vice President P. J. Goodhart, who presided at the meeting, were re-elected. Leo Arnstein was elected Second Vice President, S. Herbert Wolfe Secretary, and E. J. Wile a Director.

An indefinite leave of absence was granted to Dr. S. S. Goldwater, Commissioner of the Department of Health, who was temporarily relieved of his work as Superintendent when appointed by Mayor Mitchel.

$5,000 TO CHARITY SOCIETY.

Gift from Junior League to Establish Neighborhood Headquarters.

The Charity Organization Society has received a gift of $5,000 from the members of its Junior League for the establishment of a neighborhood headquarters in the district bounded by West Thirtieth Street, Fifth Avenue, West Forty-sixth Street, and the North River, which is to be known as the Lowell District, in memory of Josephine Shaw Lowell, founder of the league. Volunteers from the league are to carry on the work there.

In the annual report of the society, issued today, the officers say that all emergency appeals for help were met with immediate assistance.

During the year the society cared for 8,055 poor families, assisted in the relief work for the survivors of the Volturno, and the care of the sick Mexican refugees.

1,300 INSANE ON PAROLE.

State Charities Aid Association Urges System's Extension.

The reorganization of the parole system in the fourteen State hospitals for the insane has saved the taxpayers $87,000 in a year, according to a statement issued yesterday by the State Charities Aid Association. Under this system many patients are returned to their homes, and in the six months previous to Oct. 1, 1914, the number on parole was increased by 439, making a total of 1,300 now at home. These paroled patients are frequently examined by medical experts, and the home environment is found to have a beneficial effect. The cost to the State of maintaining a patient is approximately $200 a year.

The statement says that there are more than 33,000 insane in the State hospitals, and their maintenance cost is about one-sixth of the State's annual expenditure, which "indicates the importance and necessity of any saving that can be accomplished without injury to the welfare of the patients and that will develop the curative side of work in the State hospitals."

The association advocates a judicious extension of the parole system.

ORPHAN ASYLUM'S APPEAL.

Hebrew Sheltering Guardian Society Wants 5,000 Members.

The Hebrew Sheltering Guardian Society, of which Adolph Lewisohn is President, will start today a campaign to increase its present contributing membership from 3,000 to 5,000. The society maintains an orphan asylum at Pleasantville, N. Y., operated on the cottage plan.

Young boys and girls upward of 6 years of age, who are left to their own resources through the death or desertion of their parents, are admitted to the institution, where they get a good grammar and high school education, and are taught a trade. Usually at the age of 14 years they are discharged from the institution. About 97 per cent. of them make good, the officers say.

The society was organized in 1878, and opened its institution publicly on Sept. 6, 1879, in East Fifty-seventh Street, near Avenue A. Then it moved into a larger building at Broadway and 150th Street, and about a year and a half ago to Pleasantville. It has an administration building and 17 cottages, with accommodations for 600 boys and girls. Its office in this city it at 470 West 145th Street. Samuel D. Levy and Louis Seligsberg are Vice Presidents, Arthur Sachs is Treasurer, and Gustave Eckstein Honorary Secretary. Dr. Ludwig B. Bernstein is the Superintendent at Pleasantville.

NEEDY FAMILIES INCREASE.

United Hebrew Charities Reports $60,000 Shortage.

The report of the United Hebrew Charities, just published, shows that on the last day of last year there were 4,179 families under its care, as against 3,214 at the same time in the preceding year. The number of families that applied for help for the first time last year was 1,228, as compared with 897, making their first applications for help in 1913.

The report says it is apparent, from the amount of relief disbursed by the organization in January of this year, that the needs of the poor continue to increase. Unless substantial contributions are received, it is stated that the funds of the organization will be depleted early this Summer. The Trustees had expected to celebrate its fortieth anniversary, but the plan was abandoned because of the unusually distressing conditions among the poor, and a campaign was started to increase the membership, which now numbers only 4,000. It is hoped to obtain increased funds by additions to the membership. The society will need $60,000 more than it can reasonably expect at this time in order to meet the demands of the year.

NEW YORK SYMPHONY.

Leonard Borwick Makes Debut Here as Soloist with Orchestra.

At its concert in Aeolian Hall yesterday afternoon the New York Symphony Society presented a programme which consisted of Haydn's Symphony in G (military,) Mozart's Concerto in A for piano and orchestra, Charles Martin Loeffler's "The Death of Tintagiles" and Roger-Ducasse's "Le Joli Jeu de Furet," the latter being performed for the first time in this country. Leonard Borwick, the English pianist, was the soloist.

The bad weather apparently had little deterrent effect on the audience. Those who stepped out of it into the shelter of the concert hall found themselves in just the mood to appreciate to the full the geniality and graciousness that Haydn's music put before them in the opening number. Mozart's Concerto in A, the twenty-third in the series of twenty-five the composer wrote, brought forward Mr. Borwick in the rôle of a soloist with orchestra for the first time here.

The fact that he would choose, or acquiesce in the choice of, this number for his début, offers its own commentary on his musical viewpoint, for the music itself and the achievements by which the modern technique are measured, unite to put the composition beyond the pale of mere virtuoso's glory. But there is left to the artist the more difficult task of setting forth the refinements, the polish and the feeling for tonal beauty that make Mozart one of the aristocrats of "style." Mr. Borwick met these requirements in striking degree and again demonstrated that in refinement of technique and the ability to infuse a subtle sense of individuality into his work, he stands on a high plane. One could have wished for a little more of the singing tone than he gave to the second movement, where both he and the orchestra fell at times a little below the level of interest that had been established.

In fine contrast to the music of Haydn and Mozart was the modern French atmosphere of the second part. Mr. Loeffler, of course, is not a modern French composer, but his musical style and sympathy is largely theirs. "The Death of Tintagiles" received a fine performance, although the viol d'amore did not add greatly to its worth.

Roger-Ducasse's new scherzo, "Le Joli Jeu de Furet," is designed to describe the playing of that game in which a ring on a string passes from hand to hand among a circle of players while he who is "it" tries to detect its presence. One can imagine a composer's making an agreeable trifle out of such a subject, but Roger-Ducasse's music lacked piquancy, humor and the feeling of whole-heartedness, surely ingredients necessary to the cake he is trying to bake, by his own description. It dealt with more weighty concepts than these, and so failed to establish an impression that resembled its programme, though it was not without interest considered intrinsically. A great deal of its thunder was stolen by "The Death of Tintagiles," which immediately preceded it.

PHILHARMONIC CONCERT.

Mr. Busoni Soloist—New Compositions by Members of Orchestra.

The Philharmonic Society gave one of its Sunday afternoon concerts yesterday in the somewhat popular style that is often adopted by Mr. Stransky for the programmes of this series. There was no symphony, but the place, or at least the time, that would have been occupied by one was taken by Rimsky Korsakoff's ingenious symphonic suite entitled "Scheherazade," that Mr. Stransky played a few weeks ago at one of the evening concerts, and played it then better, with more precision of ensemble and more firmness of rhythm in certain passages. The one other familiar piece was Berlioz's "Carnaval Romain" overture.

It was a day for the disclosure of creative talent among members of the orchestra, and orchestral compositions by two of them were heard for the first time. These were, a "Meditation" for string orchestra, by Henry Burck, one of the first violins, and a "Prelude and Temple Dance" for the whole orchestra, by Nicola Laucella, one of the flautists. Mr. Burck's composition is a melodious one, and a well-made one, written with an evident knowledge of how to get full and sonorous effects from the string orchestra, using in many passages numerous subdivisions of the several choirs. His melodic gift is unmistakable, if not always very deep or original, and his piece was found very pleasing, so that he was many times made to rise from his seat in the orchestra and bow.

Mr. Laucella's piece is ballet music from an opera, its title being "Mokanna," and its subject from "Lalla Rookh." Mr. Laucella has, therefore, laid much stress upon Oriental color and dance rhythms, and has displayed ingenuity and skill in doing so. His music is effective and brilliant, and would no doubt be even more so when heard in its intended surroundings upon the stage. This also pleased the listeners, who recalled Mr. Laucella several times.

The soloist was Ferruccio Busoni, the pianist, who made his first appearance since his return to New York a week ago at the concert in the Metropolitan Opera House. There was naturally a better opportunity for him yesterday to show the real qualities of his art. He played Liszt's E flat concerto with much brilliancy, glitter, and dexterity in passage work and octaves, and with an exceptionally pointed rhythmic feeling. These are the qualities that the music chiefly requires, and he gave them in so full measure that his performance was highly successful. It was due to causes beyond Mr. Busoni's control that his playing did not show more fullness and depth of tone, more power in certain pages where power is called for, more iridescent color in the purely decorative portions of the music. It was natural and fitting that Mr. Busoni was vigorously applauded and recalled.

"MAID IN AMERICA" CAST.

New Winter Garden Production to Open the Week of Feb. 15.

The cast for the new Winter Garden production, "Maid in America," will include Nora Bayes, Mlle. Dazie, Maud Lambert, Blossom Seeley, Yansci Dolly, Belle Ashlyn, Yvette, Minerva Coverdale, Ruby Helder, Marguerite Beriza, Rosalind May, Harry Fox, Charles J. Ross, Bert Clarke, Joe Jackson, Hal Forde, Harry Carroll, Lew Brice, John Sparks, Sam Adams, James Clemons, Pernikoff, Carl Dellorto, Harold Robe, W. H. Davis, Will Stanton, Eleanor Brown, Olga Hempstone, Lois Whitney, Elaine French, and Jane Elliott.

Harold Atteridge is the author, and Sigmund Romberg and Harry Carroll the composers. Contrary to the usual custom, "Maid in America" will be played for a week out of town, opening in New York the week of Feb. 15.

1% Per MONTH UPON PLEDGE OF PERSONAL PROPERTY
THE PROVIDENT LOAN SOCIETY OF NEW YORK
NEW OFFICE NOW OPEN
Cor. SMITH & LIVINGSTON STS.
BROOKLYN

PARIS SHOPS SHOW NEW WAR STYLES

Openings Primarily for American Buyers, Whose Number Is Greatly Reduced.

"BLUE SOLDAT" NEW COLOR

Hats Are Small, with the Military Cockade in Evidence—Alsatian Headdress Also Popular.

Special Cable to THE NEW YORK TIMES.

PARIS, Jan. 31.—Less than a dozen American buyers are here for the fashion opening next week. In former years about fifty have been on hand this far in advance of the date. Incoming ships tomorrow are expected to bring the number up probably to fifty, which is less than one-third of last year's number, when nearly 200 Americans were buying in the Rue de la Paix.

The war, which has curtailed the business of all houses, is also responsible for the leading notes and features of the new styles. Practically the only new note in materials is the "bleu soldat," which is the new color chosen for the French Army. It is very pale, almost a gray blue. All leading houses show this color in tailor made costumes.

The war revivals at the theatres also had a share in directing the couturiers' imaginations. For instance, the leading feature in hats is the Alsatian headdress worn by Mlle. Chenal at the Opéra Comique, when she sings "The Marseillais." It is a huge black silk bow spreading like wings on both sides of the head with a tiny tricolor cockade in the upper corner of one side. The "Chant du Départ," the famous revolutionary song, also on the Opéra Comique programme, has caused the fichus and striped skirts again to be seen in the Rue de la Paix. All the houses show Summer gowns of the Louis Philippe period with full skirts and tight bodices.

THE TIMES correspondent talked with Charles Kurzman, the Fifth Avenue couturier and milliner, who has been here eight weeks and has seen the advanced designs. He outlined the situation in nearly all the leading houses. He said:

"French women will not buy much on account of so much mourning. Many houses planned an opening only for American trade. Taking the places in order, Doucet, who is in Paris at the head of the hospital at the Elysée Palace Hotel, will show one of the finest and richest collections. At Worth's Jean has been wounded and is convalescent; Jacques is with the Army Medical Corps. Half of the store is turned into a hospital in charge of an uncle, who has still found time to supervise the new models. Bourniche leaves next month to join his regiment. He has made a very good collection. Doeuillet has a collection, and Mme. Jenny and Mme. Cheruit show as usual. Callot's for some reason will not open until the 15th, and will probably miss the large number of Americans who plan to sail on the 13th. It is rumored that Mme. Gerbais, one of the Callot sisters, did not design the collection this season. It is also said that Callot's will ship direct as usual.

"Mme. Arnold is creating better than usual. Mme. Robert is showing a limited collection on account of the death of her husband. Poiret, at Lisieux, will not show until his return from the army. Martial and Armand are stationed at the army barracks in this city, but have prepared a small collection. It is rumored that the Rothschilds are no longer conected with the Drecoll house. They will show a limited collection.

"Lanvier shows good individual styles. Prémet will show, but it is rumored since Mme. Lafranc died the models are not the same. Bernard will show as usual.

"The styles are all simple, and outside the coats are mostly military. Georgette has Zouave suits. All show the new bleu soldat. Cheruit shows robes gris in afternoon Summer silks, also black and white checks. Doucet and Bourniche show evening gowns in violet plisse and tulle.

"Millinery shops are in excellent condition. The shapes are mostly small with charming trimmings of flower motifs. The military cockade is an important feature. Nothing is elaborate. Georgette has good ideas and styles. Rénee seems to be meeting with great favor. Odette is very popular. Marguerite and Leoni have clever ideas."

FRIARS DINE JERRY COHAN.

Geo. M. Cohan "The Most Typical American," Says Irvin S. Cobb.

The Friars gave a dinner to Friar Jerry J. Cohan, the actor and father of George M. Cohan at the Astor Hotel last night and when it came time for the speechmaking the function turned into a strictly Cohan family affair. George M. Cohan, who is the Friar Abbot of the organization, was toastmaster. He introduced the speakers, all of whom eulogized first the elder Mr. Cohan and then the rest of the Cohan family. During the proceedings Mrs. Jerry Cohan sat in a box opposite the speakers and smiled delightedly.

Irvin S. Cobb, one of the speakers, congratulated Jerry on being the father of George, and George on being the son of Jerry, and characterized the son as "the Betsy Ross of his sex." Then he said:

"All joking aside, George M. Cohan is the most typical American in America—and in this interesting competition I am not barring Theodore Roosevelt or Sitting Bull."

Sam H. Harris, Rennold Wolf, Collector Dudley Field Malone, Percy G. Williams, and the Rev. J. T. Smith were the other speakers. About 800 Friars were present and in the boxes were many women distinguished in theatrical circles, among them Nora Bayes and Mrs. William Collier.

MADE MME. CALVE SING.

She Could Not Keep Silent When "Barcarolle" Was Played.

Mme. Emma Calve was the guest of honor at the first of the Strand Roof Garden "smoking concerts," held at the newly opened roof over the Strand Theatre yesterday afternoon at 4 o'clock. Several requests for her to sing had been sent over to the table where she was sitting with Mrs. W. K. Vanderbilt, Miss Anne Morgan, Miss Elisabeth Marbury, and Miss Elsie de Wolfe, but she had refused every time, since she was not on the regular programme.

Then for one number Conterno's Sextette struck up the "Barcarolle" from "The Tales of Hoffmann." Mme. Calve kept still as long as she could, but before the orchestra had finished playing she was singing the air. So enthusiastic was the applause that Mme. Calve repeated the song three times from her seat. Among the other visitors were Mrs. Ogden Reid, Mrs. Robinson Duff, Mrs. Charles Henderson, Mrs. Wilbur Bloodgood, and Judge Barlow. Mrs. Walter Scott Andrews had charge of the programme.

In the evening at 8:30 o'clock Lawrence Grant gave a series of travelettes. Musical numbers were given by the Strand Roof Garden Quartette and Conterno's Sextette.

Metropolitan Opera Concert.

The Sunday evening concert at the Metropolitan Opera House last night, with a programme devoted to Wagner, brought forward as soloists Mme. Johanna Gadski and Messrs. Johannes Sembach and Arthur Middleton. Mme. Gadski sang with orchestra the songs, "Schmerzen," "Träume," and "Stehe still," and Isolde's narrative from "Tristan und Isolde." Mr. Sembach's numbers were "Am stillen Herd" from "Die Meistersinger" and the prayer from "Rienzi," while Mr. Middleton gave Wotan's Farewell from "Die Walküre." The orchestra, under Richard Hageman, played the overture to "Tannhäuser," the Entrance of the Gods into Walhalla from "Das Rheingold," the Ride of the Valkyrs and the overture to "Rienzi."

ADMIRAL MONTAGU DIES.

Retired British Naval Fighter Passes Away in 74th Year.

LONDON, Jan. 31.—Rear Admiral the Hon. Victor A. Montagu died today.

Had he lived, Rear Admiral Montagu would have succeeded the Earl of Sandwich and been the ninth Earl, inheriting 20,000 acres and the famous picture gallery of the family at Hinchingbroke. The present Earl is in his seventy-fifth year and is without heirs of direct descent.

Rear Admiral Montagu was in his seventy-fourth year and was the second son of the seventh Earl of Sandwich. He had a distinguished career in the navy, which he joined in 1853. One year later he served on the Baltic squadron, and in 1855 was sent to the Black Sea and was active in the naval engagements in those waters until the end of the Crimean war.

When the Chinese war in 1857 broke out he was sent to the Chinese station, and was transferred to the Indian station at the outbreak of the Indian Mutiny. He served with the Naval Brigade until the end of 1859, and was promoted by Council and received the thanks of both the houses of Parliament.

He was the author of several naval books, the best known of which are "A Middy's Recollections from 1853-60," and his final book, "Reminiscences," published in 1910. He was a member of the Royal Thames Yacht Club and the Royal Yacht Squadron. In 1867 he married Lady Agneta Yorke, a daughter of the Earl of Hardwicke, and had three daughters and one son.

EX-LIEUT. GOV. BROWN DIES.

Pneumonia Kills Pennsylvania Congressman-Elect at Hotel McAlpin.

Congressman-elect William M. Brown of Pennsylvania, former Lieutenant Governor of Pennsylvania, died yesterday afternoon at 3:30 o'clock at the McAlpin Hotel, where he had been stopping since Monday. He was taken ill with pneumonia a short time after he reached New York that day, and his wife and son were notified. They came to New York immediately, arriving on Tuesday, but found that Mr. Brown's condition was so serious that he could not be removed from the hotel. All three were at his bedside when he died yesterday.

Mr. Brown, who was 62 years old, had long been a factor in Republican politics in Pennsylvania, and had a large following throughout the western part of the State. He was a close political and personal friend of Senator Boies Penrose.

His home was in Newcastle, and he was heavily interested in Pennsylvania, Cleveland, and New York real estate, besides having large holdings in several important steamship and other corporations. The body will be taken to Newcastle today.

DR. LOUIS A. RODENSTEIN.

Founder of Manhattan General Hospital—In His 80th Year.

Dr. Louis A. Rodenstein, founder of the Manhattan General Hospital in this city, died yesterday at his residence, 561 West 152d Street.

He was born in Germany in 1834, and came to New Orleans in 1842 in a sailing vessel with his parents. They settled in Austin, Texas, where young Rodenstein attended the school of Dr. Anson Jones, last President of the Republic of Texas. As a boy he was wounded in the leg by an arrow when he set out with a party from Austin, during the Mexican war, and fought a band of Comanches which had raided the town and carried off two women.

Later he attended the University of Pennsylvania, from which he was graduated in 1859. He then became an interne on Blackwell's Island. After the battle of Antietam he answered a call for volunteer surgeons and went to Sharpsburg two days after the battle, where he and two other surgeons attended hundreds of desperately wounded men. In 1867 he was Regimental Surgeon of the Twenty-second Regiment. Later he served for a while as a surgeon to the Police Department.

In 1861 he married Miss Sarah Cooper Tiemann, daughter of Daniel F. Tiemann, who was Mayor of the city from 1858 to 1860 and a grandniece of Peter Cooper. In 1911 they held a large reception to celebrate their golden wedding. Dr. Rodenstein is survived by his wife and a daughter, Miss Addie Rodenstein.

DEATH OF MAX ROBINSON.

A Well-Known Southern Manufacturer and Noted for Charity Work.

Special to The New York Times.

MARTINSBURG, West Va., Jan. 31.—Max Robinson, President of the Auburn Wagon Company, one of the best-known manufacturers in the South, died today at his home here, after an illness of six weeks, in his fifty-third year. He was born in Fernandina, Fla., and until sixteen years ago, when he took charge of the Auburn Wagon Company, he had been in business in Savannah and Jacksonville.

Under his management this company was built up until it is one of the largest industries of its kind in the entire South. Mr. Robinson was head of the Travelers' Protective Association of the South for many years, and was also a Mason and an Elk. He was the director of the charities of Martinsburg, and was responsible for their foundation. Mr. Robinson is survived by his widow, who was Miss Solomon, a daughter of Moses J. Solomon.

Justice John B. Ratigan.

WORCESTER, Mass., (Monday,) Feb. 1.—Justice John B. Ratigan of the Superior Court died early today after a long illness. He was forced to relinquish his duties last Summer to submit to an operation for an internal trouble. He rallied from this, but never fully regained his strength, and underwent a second operation on Jan. 20. He was appointed to the Superior Bench by Gov. Foss in 1911.

Marriage and death notices intended for insertion in The New York Times may be telephoned to 1000 Bryant.

Born.

LEWIS.—Mr. and Mrs. Herbert D. Lewis, Belnord apts., announce the arrival of a baby girl, on Jan. 31, 1915.

ACKER.—Jan. 28, Mulderig Sanatorium, to Mr. and Mrs. J. Acker, a son.

GOETZ.—Jan. 24, 601 West 174th St., to Mr. and Mrs. R. S. Goetz, a daughter.

NEADERTHAL.—Jan. 26, 590 West 172d St., to Mr. and Mrs. S. Neaderthal, a son.

STERNGOLD.—Jan. 25, 629 West 135th St., to Mr. and Mrs. H. Sterngold, a daughter.

WEINGARTEN.—Jan. 28, 736 Riverside Drive, to Mr. and Mrs. I. Weingarten, a son.

Engaged.

MICHAELSOHN—FLIGEL.—Mr. and Mrs. Israel Michaelsohn of 383 Grand St. announce the engagement of their daughter, Clara, to Mr. Mitchel Fligel on Jan. 30.

GORER OF LONDON
now holding an Exhibition
of Important Examples of
OLD CHINESE PORCELAIN
in which is featured the collection formed by the late
HENRY SAMPSON, Esq.
comprised of rare Monochromes and soft paste Blue and White.
In the Galleries of
the American representatives
DREICER & Co
Jewels
FIFTH AVENUE at FORTY-SIXTH
NEW YORK

Engaged.

BACHRACH—BARON.—Sadye Baron to Harry Bachrach.

BECHERT—LAX.—Sophie Lax to Hanns W. Bechert.

BENDHEIM—FELSENSTEIN.—Nettie Felsenstein to Siegfried Bendheim.

BERGER—ZEISLER.—Alice Zeisler to Nathan H. Berger.

BRESSNER—LEWIS.—Mildred Lewis to Alfred Bressner.

BLOCK—SAMUELS.—Jessie Samuels to Henry M. Block.

CARO—MENDELSOHN.—Lillian Mendelsohn to Irving M. Caro.

COOKE—MERKEL.—Josephine Merkel to Robert Cooke.

DIAMOND—COHEN.—Gertrude Cohen to Jack E. Diamond.

ESTERSON—ALEXANDER.—Estelle V. Alexander to Morris A. Esterson.

FERBER—LIEBAN.—Gertrude Lieban to Maurice Ferber.

FRANK—MORCK.—Pauline Morck to Richard Frank.

GOTTHELF—KUHN.—Byrdie M. Kuhn to Henry S. Gotthelf.

HERZOG—NELSON.—Bessie Nelson to Bertram J. Herzog.

JACOBS—MARMORSTERN.—Hannah Marmorstern to Leo Jacobs.

LANGNER—EZECHEL.—Carrie L. Ezechel to Lewis H. Langner.

LEVINE—SCHWARTZ.—Rose Schwartz to I. Levine.

LEVISON—VAN RAALTE.—Jeannette Van Raalte to Louis C. Levison.

LINKER—LIPPMAN.—Florence Lippman to John Linker.

LITT—ROSENBERG.—Elsa Rosenberg to George W. Litt.

MAY—SIEGEL.—Lillian Siegel to Mortimer May.

PERLMUTTER—LIPSKY.—Bertha Lipsky to Jonathan Perlmutter.

ROCKMAN—MEYERS.—Hattie Meyers to Max Rockman.

RYAN—CAHILL.—Florence C. Cahill to Frank W. Ryan.

SCHMIDT—HORN.—Henriette B. Horn to Jess B. Schmidt.

SELIGMAN—HIRSCH.—Pauline Hirsch to Max Seligman.

SONNENSCHEIN—BLACK.—Carrie Black to Percy Sonnenschein.

STERN—JAFFE.—Marguerite Jaffe to David Stern.

YADKOWSKY—LASKOWITZ.—Elizabeth Laskowitz to Dr. Emanuel Yadkowsky.

Married.

BURNS—WARREN.—Jan. 30, Myra C. Warren to Stephen P. Burns.

FOX—FREUDENBERG.—Jan. 24, Lillian Fleming to William J. Kelly.

GEIGER—GEKOFSKY.—Jan. 24, Sarah Gekofsky to Joseph G. Geiger.

RAINS—WEINBERG.—Jan. 30, Margaret C. Weinberg to Sallo Rains.

SACHS—WORMS.—Jan. 28, Florence Worms to Abraham Sachs.

Brooklyn.

KELLY—FLEMING.—Jan. 30, Margaret M. Fleming to William J. Kelly.

Died.

ANDERSON.—At Hackensack, N. J., Saturday morning, Jan. 30, 1915, John J., in the 85th year of his age. Services at his late residence, 360 Main St., Hackensack, on Monday, Feb. 1, at 3 P. M.

ARNOLD.—Mary McIntosh, wife of George W. Arnold, at her home, Orlando, Fla., Sunday, Jan. 31.

BERTSCHMANN.—At 306 West 73d St., Emlie, wife of J. Bertschmann, in the 71st year of her age. Funeral Monday, Feb. 1, 1915, at convenience of family.

BIRD.—John Henry, M. D., beloved husband of Elizabeth H. Bird, on Sunday the 31st, in his 76th year. Funeral private. Please omit flowers.

BRACKETT.—At Princeton, N. J., on Friday, Jan. 29, Cyrus Fogg Brackett, in the eighty-second year of his age. Funeral service in the Marquand Chapel, Princeton University, at 2:30 Monday, Feb. 1.

BYRNE.—William, beloved husband of Elizabeth A., (nee Callery.) Funeral from his late residence, 651 West 179th St., Tuesday, Feb. 2, at 10 A. M., thence to the Church of the Incarnation, 175th St. and St. Nicholas Av., where a solemn requiem mass will be offered for the repose of his soul. Members of the Washington Heights Democratic Club and members of Corrigan Council, K. of C., are respectfully invited to attend. Interment Holy Sepulchre Cemetery, Newark, N. J.

CLARK.—On Saturday, Jan. 30, 1915, Mary E. Nunns, widow of the late Robert Clark. Funeral services at the Trinity Congregational Church, 176th St. and Washington Av., Bronx, Monday, Feb. 1, at 11 A. M. Kindly omit flowers.

DARKE.—Friday, Jan. 29, Julietta P., wife of Danby Darke, 12 West 92d. Interment at Fall River Monday.

DRAKE.—Henry Edward, beloved husband of Eleanora Forrester, at his home, Saturday morning. Funeral services on Tuesday, at 2 P. M., at the Tabernacle Baptist Church, Clinton St. and Third Place, Brooklyn. Interment private. Please omit flowers.

DUCEY.—At his residence, 317 West 70th St. John Ducey. Funeral services at the Paulist Fathers' Church, 60th St. and Columbus Av., on Tuesday, Feb. 2, at 10 A. M. Chicago and Buffalo papers please copy.

FERRIS.—Suddenly, at St. Mary's Hospital, Jamaica, N. Y., on Jan. 31, 1915, Cornelia Swart Ferris, wife of the late Isaac Ward Ferris, M. D., and daughter of the late Judge Peter S. Danforth. Notice of funeral hereafter.

FINCK.—Jan. 31, Meta Newton, widow of Eugene Finck, and daughter of the late Dr. Robert S. Newton, Sr. Funeral at the FUNERAL CHURCH, 241 West 23d St., on Thursday, Feb. 4, at 11:30 A. M. Cincinnati and Los Angeles papers please copy.

GILLERAN.—Michael J., husband of Elizabeth, and father of Edward P., on Jan. 31, at his late residence, 322 East 197th St. Funeral Tuesday A. M.

GRALEY.—Margaret C., widow of the late James Graley. Funeral services at the residence of her daughter, Mrs. Violet Wagner, 62 Buchanan Place, near 182d St. and Jerome Av., on Tuesday, Feb. 2, at 1 P M. Interment at St. Michael's.

HANLON.—Mary Amelia. Funeral services at 343 Kings Highway, East Haddonfield, N. J., Monday, Feb. 1, at 4 P. M. Interment at Morristown, N. J., Tuesday, Feb. 2, 1:30 P. M.

SPECIAL NOTICES.

Wanted for adoption, in good family, healthy infant boy, under 3 months; English, German, American parentage. W 103 Times.

Died.

JOHNSON.—On Jan. 25, 1915, at Vancouver, B. C., Laura Hoadly, widow of Dr. Philip E. Johnson and daughter of the late George Hoadly. Funeral at Christ Church, Stratford, Conn., on Monday, Feb. 1. Special train leaves Grand Central Station, upper level, track No. 24, at 9:30 A. M.

LANCASTER.—Sunday, Jan. 31, 1915, Anna Edwina, daughter of the late Rev. Daniel Lancaster, in the 83d year of her age. Funeral services at the Broadway Tabernacle, Broadway and 56th St., Tuesday, the 2d inst., 2 P. M. Boston papers please copy.

LANE.—Denis, age 83 years, on Jan. 31, father of John J., Jeremiah, and Patrick H. Lane. Funeral from his late residence, 2,019 Hughes Av., on Wednesday, Feb. 3, at 9:30 A. M.; thence to St. Joseph's Church at 10 A. M. Interment Calvary.

MAGER.—On Sunday, the 31st, Lillie Mager, widow of the late George Mager, aged 60 years, survived by daughter Marie and son Frank. Funeral from residence, 940 Castlehill Av., Unionport, Thursday, 2 P. M.

MOORE.—At Somerville, N. J., on Jan. 30, 1915, Maria L. Moore, wife of Austin Moore. Funeral from her late residence, 58 West End Av., Somerville, on Tuesday, Feb. 2, at 10:15 A. M. Carriages will meet train leaving Liberty St., New York, (C. R. R. N. J.,) at 8:45 A. M.

ORENSTEIN.—Jacques: Brethren of Maimonides Lodge, No. 743, F. & A. M., are hereby summoned to attend Masonic funeral services of our late brother, Jacques Orenstein, at No. 940 Fox St., Bronx, on Monday, Feb. 1, 1915, at 11 A. M.. By order of Bernard H. Arnold, Master. Henry H. Guttman, Secretary.

PUTNAM.—Henry W., on Friday, Jan. 29, at San Diego, Cal., in his 90th year. Interment at Bennington, Vt.

REED.—Suddenly, on Sunday, Jan. 31, 1915, at her late residence, 425 West 114th St., New York City, Lora Dexter North Reed, widow of Rev. William Reed, D. D., and daughter of Prof. Edward North of Hamilton College. Interment at Clinton, N. Y. Buffalo and Troy papers please copy.

RIFFLARD.—On Jan. 31, 1915, at his late residence, Jules Louis Rifflard, in his 78th year. Funeral private. Kindly omit flowers. Paris, (France,) and New Orleans, (La.,) papers please copy.

ROBINSON.—On Sunday, Jan. 31, 1915, at his residence, New Rochelle, N. Y., Thomas Robinson, in his 82d year. Funeral private.

RODENSTEIN.—On Jan. 31, at his residence, 790 Riverside Drive, Louis A. Rodenstein, M. D., in his 81st year. Funeral services at the Chapel of the Intersession, 155th St. and Broadway, Wednesday, Feb. 3, at 10:30 A. M. Interment at Greenfield Cemetery, Hemstead, L. I.

ROMAN.—Jan. 30, 1915, Martin Roman, at his residence, 14 Mills St., Far Rockaway. Services will be held at his late residence Monday, Feb. 1, at 10:30 A. M. Relatives and friends are invited to meet the remains at the Rodeph Sholom Cemetery, Union Fields, at 12 o'clock.

SAYRE.—Saturday, Jan. 30, 1915, John N. Sayre. Funeral service at his residence, 174 Clinton Av., Brooklyn, on Monday, Feb. 1, at 2:30 P. M. Kindly omit flowers.

SMITH.—At Washington, Conn., Jan. 30, Miss Mary M. Smith. Funeral at Washington Monday, Feb. 1, 1:30 P. M.

STANNARD.—Suddenly, on Saturday, Jan. 30, 1915, Frederick W., beloved husband of Mary J. Stannard, (nee Western,) age 63 years. Relatives and friends respectfully invited to attend service on Monday, Feb. 1, at 8 P. M., at his residence, 3,459 Boulevard, Jersey City. Funeral private.

STANTON.—On Sunday, Jan. 31, George E. Stanton, at his residence, 142 West 228th St. Services Church of the Mediator, Kingsbridge, Monday, Feb. 1, 8 P. M. Interment private.

WEBER.—On Sunday, Jan. 31, 1915, Valentine Weber, son of Frank and Elizabeth Weis Weber. Funeral from his late residence, 3,315 Broadway, Wednesday morning at 9:30. Solemn high mass at the Church of the Annunciation, Convent Av. and 131st St., at 10 o'clock.

BOLGER.—Elizabeth M., 1,228 Shakespeare Av., Bronx, Jan. 30, aged 53. Funeral tomorrow.

BROWN.—Robert L., 116 East 123d St., Jan. 30. Funeral service today.

CLARKE.—Emma C., 309 East 25th St., Jan. 29. Funeral tomorrow, 9 A. M.

COAKLEY.—William, 407 West 51st St., Jan. 29.

CONDON.—Nora, 34 East 4th St., Jan. 29. Funeral today, 10 A. M.

CORCORAN.—Anna E., 958 Hoe Av., Bronx, Jan. 30. Funeral tomorrow, 9:30 A. M.

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371 E. 149th St., nr. 3d Ave.

Died.

ESTERLY.—Jacob, 427 West 57th St., Jan. 30. Funeral tomorrow, 1 P. M.

LAMB.—Mary, 128 West 61st St., Jan. 30. Funeral tomorrow, 10 A. M.

LOEWER.—George, 163 West 87th St., Jan. 30, aged 51.

LYNCH.—Charles P., 460 West 20th St., Jan. 29. Funeral today, 10 A. M.

McCARRON.—Patrick J., 429 East 66th St., Jan. 29. Funeral today, 9:30 A. M.

McGEE.—James A., 145 West 108th St., Jan. 30.

MOORE.—Eleanor, 153 West 84th St., Jan. 30.

MULHALL.—Thomas H., 8 West 105th St., Jan. 29. Funeral service today.

PASKOVICS.—Margaret, 631 East 137th St., Jan. 29.

POWER.—Timothy, 1,542 Eastchester Road, Jan. 30. Funeral tomorrow, 10 A. M.

PRICE.—Helen M., Waldorf-Astoria, Jan. 30.

ST. JOHN.—Thomas, 402½ East 56th St., Jan. 30. Funeral tomorrow, 10 A. M.

STEWART.—James J., 201 East 41st St., Jan. 30. Funeral today, 1 P. M.

SWARTZ.—Dorothy, 504 West 53d St., Jan. 29, aged 1.

SULLIVAN.—John J., Jan. 30. Funeral 1,684 2d Av., today, 2 P. M.

SWIEMMER.—Johanna, 2,091 3d Av., Jan. 30. Funeral today, 10 A. M.

Brooklyn.

BRAINERD.—Walter P., 47 Lee Av., Jan. 29, aged 34.

CLARK.—Jay G., 493 Nostrand Av., Jan. 29, aged 58.

CROSS.—Mary E., 346 Monroe St., Jan. 29. Funeral service today.

CURRAN.—John, Jan. 29, aged 55. Funeral 1,434 Myrtle Av., today, 2 P. M.

FINERTY.—James, 77 South 5th St., Jan. 30. Funeral tomorrow, 9:30 A. M.

KELLY.—William A., 2,407 Tilden Av., Jan. 29, aged 22. Funeral tomorrow.

MANGELS.—Cecila, 207 Heyward St., Jan. 29, aged 60. Funeral today, 2:30 P. M.

MAPP.—Charles E., 153 Clinton Av., Jan. 29, aged 7½.

MARTIN.—Edward L., 828 Halsey St., Jan. 29, aged 80. Funeral today.

MURPHY.—John J., 46 Johnson St., Jan. 29. Funeral today, 10 A. M.

PEHNART.—Mary, 45 Vanderbilt Av., Jan. 30. Funeral tomorrow, 9 A. M.

ROHRSSEN.—Johanna, 814 Monroe St., Jan. 30, aged 48. Funeral tomorrow, 2 P. M.

SEAL.—Theresa, 297 Marcy Av., Jan. 29, aged 60. Funeral tomorrow.

SIEBERN.—William N., 80 Orange St., Jan. 30. Funeral tomorrow, 11 A. M.

TANG.—Mary, 7,904 3d Av., Jan. 29. Funeral today, 1 P. M.

TOY.—Daniel, Kings County Hospital, Jan. 29, aged 43. Funeral today, 2 P. M.

Hoboken, Jersey City, and Newark.

BAER.—Frederick, 313 South 11th St., Newark, Jan. 30, aged 3 months.

BLUM.—Frederick, 267 Webster Av., Jersey City, Jan. 29, aged 15. Funeral today.

CASTLE.—Frederick, 192 Mt. Prospect Av., Newark, Jan. 30, aged 53. Funeral tomorrow.

FITZPATRICK.—John, St. Michael's Hospital, Newark, Jan. 30, aged 85.

FRISCHER.—Lina, Hoboken, Jan. 29, aged 45.

GALLAHUE.—Esmond, Newark, Jan. 30, aged 33. Funeral tomorrow, 8 A. M.

HARRISON.—Thomas J., Newark, Jan. 30, aged 70. Funeral tomorrow, 3 P. M.

HOLZINGER.—Augusta, 11 Nelson Av., Jersey City, Jan. 30, aged 72.

LEVER.—John, 188 Washington Av., Newark, Jan. 30, aged 67.

LOFTUS.—Helen, 815 Garden St., Hoboken, Jan. 29, aged 22.

TRACEY.—John C., 1,007 Willow St., Hoboken, Jan. 30. Funeral tomorrow, 9:30 A. M.

WOODRUFF.—Florence C., 629 Bergen St., Newark, Jan. 29. Funeral tomorrow, 2 P. M.

Long Island.

ARDIZONE.—Charles, Corona, Jan. 29, aged 7 months.

BRENNAN.—William, Woodhaven, Jan. 29, aged 26.

CLEMENTS.—James A., Jamaica, Jan. 30. Funeral today, 11 A. M.

DILLON.—Charles E., Springfield, Jan. 29, aged 68.

GREEN.—Robert, Woodhaven, Jan. 29, aged 40.

HAMIL.—John, Long Island City, Jan. 29, aged 49.

REDDINGER.—Cornelia, Maspeth, Jan. 29, aged 44.

REID.—Irene, Astoria, Jan. 29, aged 26.

SANTONELLI.—Michael, Jamaica, Jan. 29.

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NEW YORK

Died.

SHEERAN.—James A., Woodhaven, Jan. 29, aged 38.

SPEYER.—Margaretta, Astoria, Jan. 29, aged 69.

WILLIAMS.—William, Maspeth, Jan. 29, aged 72.

Westchester County.

O'BRIEN.—Catherine, Bedford, Jan. 29. Funeral today, 10 A. M.

In Memoriam.

FAGAN.—John; mass St. Joseph's Church, Newark, N. J., today, 8 A. M.

CUNNINGHAM.—Bernard F.; mass Carmelite Church, Feb. 4, 9 A. M.

DEVINE.—Anna; mass Sacred Heart Church, Newark, N. J., Feb. 6, 8 A. M.

DUFFY.—Jane; mass Holy Rosary Church Feb. 3, 8 A. M.

DUNN.—William A.; mass St. Francis Xavier Church, Newark, N. J., today, 7:45 A. M.

HOFFMAN.—Ely, in memory of; died Feb. 4, 1914.

KILBRIDE.—John H., in memory of; died Feb. 3, 1914.

KOHNFELDER.—Fannie, in memory of; died Feb. 5, 1914.

KRAUS.—Maurice, in memory of; died Feb. 1, 1914.

MARX.—Babette, in memory of; died Feb. 5, 1910.

McCARTHY.—Judge Henry M., in memory of; died Feb. 5, 1908.

McKAY.—Mary J., mass St. Francis de Sales Church, Feb. 3, 10 A. M.

O'CONNOR.—Patrick J., in memory of; died Feb. 1, 1912.

O'REILLY.—Elizabeth, in memory of; died Feb. 1, 1914.

SMITH.—Frank J.; mass St. Michael's Church, Newark, N. J., Feb. 4, 8 A. M.

SMYTH.—Charles; mass St. Patrick's Cathedral, Newark, N. J., today, 8 A. M.

SULLIVAN.—John; mass St. Vincent Ferrer's Church Feb. 3, 10 A. M.

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MOVE TO REORGANIZE WORKMEN'S BOARD

Compensation Commission Extravagant, Deputy Controller Reusswig Reports.

ITS FUNDS ARE EXHAUSTED

Salaries Suspended Until Legislature Votes More Money—Chairman Dowling Defends Commission.

Special to The New York Times.

ALBANY, Jan. 31.—The Workmen's Compensation Commission, the creation of a Democratic Governor and Legislature, came under the fire of the Whitman administration today, when a report made by Fred G. Reusswig, a Deputy State Controller, after an investigation, and submitted to his chief, Controller Eugene M. Travis, was made public by Mr. Travis, accusing the commission of extravagance and finding fault with the "luxury" of its quarters in the Metropolitan Tower in New York.

The investigation was undertaken as the result of a request made by the commission for an appropriation of $1,500,000 to carry its work through the next fiscal year. Mr. Reusswig reports that the commission has spent practically all of the $500,000 appropriated to last it until Oct. 1 next. This statement has no reference to the State insurance fund, administered by the Compensation Commission. This fund, according to Mr. Reusswig, has been well managed and is in a prosperous condition.

Scores of employes of the commission, who were notified yesterday that no funds were available for paying their salaries, probably will be permanently dropped from the State payroll when an appropriation for continuing the commission finally is made.

Complete Reorganization.

Now that the salaries of the commission are suspended, it is unlikely, Republican leaders say, that haste will be made to supply funds for the body. It appeared probable tonight that, instead of passing a temporary appropriation bill immediately, a measure granting a year's appropriation and completely reorganizing the department would be put through the Legislature within the next week or two.

In the meantime the employes of the commission, none of whom has been paid since Jan. 15, will be permitted to work or not as they desire. If they work it will be with no guarantee that they will be compensated for their services, but they probably will be. Two years ago employes of the Educational Department worked for several weeks when no appropriation was available and eventually they were paid.

Here is in part a summary of the Reusswig report, made public by Controller Travis:

Payroll Up $507,530.

"The payroll of Jan. 16 contained over 300 names, and the annual expenditure for salaries upon the basis of this payroll would be $507,530.64. The Commissioners say that this represents their idea of the minimum requirement for efficient service. Among the salaries are those of the manager, $10,000; manager of the insurance fund, $7,000; assistant manager of the insurance fund, $4,000; cashier, $4,000; actuary, $6,000; assistant secretaries, $3,500 each; private secretaries (6) at $2,500 each. It is not probable that the commission can successfully challenge the assertion that many of the places on the payroll, if not actually created to provide for persons of political importance, were at least filled with greater regard for the appointee's political influence than for his especial and peculiar qualification for the work to be performed. While it is true that in most instances the men in the service of the commission are competent, and many of them even expert, it is also true that some of their duties overlap each other. There is clerical inefficiency as demonstrated by the chaotic condition in which our examiners found the books of record at the New York office.

"In addition to the enormous sums paid to regular employes the commission paid Miles M. Dawson of New York $10,000 for services rendered during three months from April 8 to July 1, 1914, 'to act in an advisory capacity on all matters relating to the organization of the commission and the administration of this law, and to supervise the rates.' For the period from April 24 to June 27, 1914, it paid William C. Archer $2,500 'to render expert legal and actuarial services to the commission, to act in a general advisory capacity, and to assist in the organization of their work.' For services of a similar nature John T. McDonough was paid $2,000.

"Nominally the principal office of the commission is at Albany; this to comply with the law. But in practice the real headquarters are in New York City, and in selecting a location there the commission went into the Madison Square district, where rents are higher than in any other part of the city. Five floors of the Metropolitan Building Tower are occupied at an annual rental of $35,000, or $2.08 per square foot of floor space. Four other offices are maintained in New York and Brooklyn, and one each at Poughkeepsie, Albany, Syracuse, Rochester, and Buffalo, at an annual rental of $11,400. A total of nearly $50,000 per year for rent for a single commission is exorbitant.

Furnishings Termed Lavish.

"In furnishing the offices the Commissioners adhered consistently to a lavish scale of expenditure. The best mahogany is in evidence, including a table at $267, a revolving chair at $51.25, a couch at $50, and many desks ranging from $100 to $150 each. An inkstand for Commissioner Darlington's desk cost $9 and one for the stenographer who is under contract to furnish minutes cost $5. Twenty gold-filled badges at $7.50 each were deemed necessary to impress the dignity of the commission's representatives in the field.

"A careful study of the organization leads to the conviction that elimination of certain offices and consolidation of others are possible without reducing the efficiency of the service. Nor would the service suffer if reductions were made in many of the present generous salaries. With the organization proposed in this report the cost of administration would be reduced from $720,000 a year, as estimated by the commission, to $571,825, a saving of $148,175.

"The recommendations include abolishing six private secretaries at $2,500 each; reducing the number of deputies from ten to five, at salaries of $3,000 instead of $4,000; the consolidation of the functions of secretary and manager into one position at $5,000, instead of paying a manager $10,000 and a secretary $5,000; one assistant secretary at $2,500 instead of three at $3,500 each; abolishing the position of confidential investigator at $3,500; abolishing the district offices in New York, Brooklyn, and Poughkeepsie, and reducing the salaries of the heads of the Legal Department from $7,000 to $5,000, State insurance fund from $7,000 to $5,000, and Actuarial Bureau from $6,000 to $5,000, also abolishing the Bureau of Inspection, costing $14,900.

"The commission during the last six months has issued policies at rates of 8 1-3 per cent. below commercial rates, and since Jan. 1 has put its rate 20 per cent. below those of commercial organizations. It is also proposed to rebate to the policy holders 15 per cent. of their premiums. All this indicates a healthy condition of the insurance fund, and apparently the taxpayers of the State are making it possible for employers to have low rates.

"The fund carries at present $366,469.86 in reserve for awards; $64,515.40 in reserve for catastrophes, and an additional surplus of $178,897.35. Its liability for awards made amounts to $118,711.92, and there are pending claims, the awards upon which will probably increase the liability to $250,000."

CHAIRMAN DOWLING REPLIES.

Money Saved, None Wasted by Compensation Commission, He Says.

When the report of Deputy State Controller Reusswig was shown to Robert E. Dowling, Chairman of the Workmen's Compensation Commission, yesterday, Mr. Dowling said:

"I deny that there has been any extravagance. Mr. Reusswig complains that there are more than 300 names on our payroll, and I reply that it has taken the services of every person employed to do the work we have done. Mr. Reusswig has failed to note that the commission work longer hours than any other public employes, that many of them, including the Commissioners, often work until midnight, and that the Commissioners worked all last Summer without vacations. Also, we pay no more than we have to for our men. The [illegible] there's the general manager at $10,000 a year. He is William C. Archer, who was Secretary of the Ohio State Industrial Commission when we engaged him. We first borrowed him through the courtesy of the State of Ohio to help us organize our department. He rendered invaluable service, for which, as Mr. Reusswig later remarks, we paid him $2,500. We then offered him $7,000 a year for his permanent services and he declined our offer and returned to Ohio. Later me offered him $10,000 a year, and he accepted. He is undoubtedly the greatest expert on compensation administration in the United States.

"The manager of the insurance fund, for whom Mr. Reusswig thinks $7,000 a year is too much, is F. Spencer Baldwin, who was manager of the Massachusetts Mutual Compensation Fund, and who was recommended to us by James Lowell of Boston. He is one of the best equipped men in the country in his work. Any one wanting to know about him may refer to "Who's Who in America.' As manager of the insurance fund, Mr. Baldwin has been impressively successful in competition with the biggest insurance companies in the world.

"The assistant manager of the insurance fund, who gets $4,000 a year, is Nicholas Muller, who is a trained insurance man of ten or twelve years' experience, and certainly earns every cent he gets. The cashier, also a $4,000 official, is Adam Pentz, for sixteen years cashier for Harvey Fisk & Sons, the bankers. He was recommended to us by ten big bankers, among whom were A. S. Frissell, of the Fifth Avenue Bank; William H. Porter, of J. P. Morgan & Co., and James G. Cannon, of the Fourth National Bank. The actuary, to whom Mr. Reusswig thinks it extravagant to pay $6,000, is Joseph W. Woodward, a member of the Council of the Actuarial Society of the United States and chief auditor of the State Insurance Department, where he was receiving $5,000 a year since the administration of Gov. Hughes.

"Mr. Reusswig becomes indignant because we paid Miles M. Dawson $10,000 to help us organize the commission between April and July of last year. Mr. Dawson is about the best legal and actuarial expert on compensation in the country. He was the adviser to Gov. Hughes in the Governor's insurance reforms, and he was sent by the Federal Government to study workmen's compensation in every country in Europe where compensation obtained. When we were undertaking a brand new and big thing in the State of New York we needed his services, and we got them for $5,000 less than he at first asked. Regarding Mr. Dawson's past I refer any one to half a column in 'Who's Who in America.'

"The Workmen's Compensation law, as undertaken by this State, was a big thing to be tried out. To succeed it had to be attempted in a business-like, thorough way. It had to be above politics. And we have made it succeed by engaging the services of the best men in the country wherever we could find them. We had to pay these men to get them. They are of the big business men of the nation. And they have made the law a success without the help or handicap of politics.

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THE NEW YORK TIMES CURRENT HISTORY
TIMES SQUARE, NEW YORK

TRADE SALES THIS WEEK.

Monday.

D. Hartman, 8 Greene St.—Desks, safe, office fixtures, &c.

J. Weisz & Son, 7 Lispenard St.—Skirts, waists, dresses, &c.

J. W. & W. H. Reid, 540 Bushwick Av., Brooklyn—Trouser factory.

Harry M. Moses, 1,457 Broadway—Concluding sale, furnishings of Cafe de Paris.

Charles Shongood, bankrupt sales: Silverman Bros., Olive Bridge, Ulster Co., N. Y., clothing, dry goods, notions, fixtures, &c.; Lip Cloak & Suit Co., 2,182 Third Av., 10:30 A. M., coats, suits, and fixtures; Stryvelyne Shop, Inc., 7 West 45th St., 2 P. M., toys, novelties, &c.; Johnson & Farrell, 61 East 59th St., 10:30 A. M., lunch room fixtures.

Charles Shongood, assignee sales: Lena Pelsky, 783 Eighth Av., 10:30 A. M., jewelry; Max Beerman, 737 Tremont Av., 2 P. M., jewelry.

Tuesday.

David W. Blow Co., 520 Broadway—Dry goods, cloaks, and suits, women's and men's furnishings.

Samuel Marx, 476 Broome St.—Sheffield plate; also chandeliers, candelabras, &c.

J. W. & W. H. Reid, 61 Clymer St., Brooklyn—Shoe factory.

Charles Shongood, bankrupt sales: The Lieber Co., 461 Fourth Av., 10:30 A. M., gowns, fixtures, &c.; McGown Silsbee Lithograph Co., 128 Park Row, 10:30 A. M., post cards, fixtures, &c.; Kennedy & Moon, 29 Broadway, 2 P. M., office furniture.

Charles Shongood, assignee sales: Samuel Pakulsky, 6 Lenox Av., 10:30 A. M., groceries; Charles Sternstein, 187 Avenue A., jewelry, fixtures, &c., 2 P. M.

Burling & Dole, 7 Greene St.—Fancy worsteds, plain and fancy serges, suitings, &c.

Wednesday.

Charles Shongood, bankrupt sales: Abraham Kalbfeld, 539 Broadway, 10:30 A. M., corsets, gloves, and hosiery; Leopold May, 539 Broadway, stationery, office fixtures, &c.

Charles Shongood, assignee sale: Celia Weiss, 216 East 14th St., 10:30 A. M., men's clothing; also fixtures.

David W. Blow Co., 520 Broadway—Men's, youths', and children's clothing.

Samuel Marx, 303 Fifth Av.—Assignee sale of hand-made dresses, silks, and laces; also fixtures.

J. H. Mayers, 411 East 8th St.—Assets of Isaac Borowsky, picture frames, machinery, &c.

Henry Lilley & Co., 88 Reade St.—Rubbers, rubber boots, and shoes; also Friday.

Leopold Gans & Co., 46 Wooster St.—Salvage stock of Morris Andur, woolens, tailors' trimmings, &c.

Louis L. Firuski, 70 Bowery—Oriental pearl and diamond jewelry, &c.

Thursday.

D. Hartmann, 15 Mercer St.—Raw and dressed skins.

J. H. Mayers, 409 Pearl St.—Printing presses, &c.

J. W. & W. H. Reid, Rockaway Road and Sylvester Av., Brooklyn—Bank fixtures, safe, &c.

Charles Shongood, bankrupt sales: Joseph Ackaway, 330 West 125th St., 10:30 A. M., laces, kimonos, &c.; System Waist Co., Inc., 6 West 18th St., 2 P. M., silks, waists, fixtures, &c.

Friday.

David W. Blow Co., 520 Broadway—Women's, misses', and children's wearing apparel; also general merchandise.

Leopold Gans & Co., 46 Wooster St.—Salvage stock of Morris Kaplan, towels, toweling, hosiery, silk lambrequins, and general dry goods.

Charles Shongood, assignee sales: Charles Wiener, 539 Broadway, 10:30 A. M., men's clothing, piece goods, pictures, &c.; The American & West Indian Trading & Development Co., 47 West 135th St., 10:30 A. M., groceries, fixtures, &c.

Saturday.

J. H. Mayers, 722 Tinton Av., Bronx—Glass, fixtures, &c., assets of J. Rosenblum & Co.

J. H. Mayers, 55 East 11th St.—Assets of Marks & Co., woolens, cloaks, suits, machinery, fixtures, &c.

J. W. & W. H. Reid, Livingston Street & Boerum Place, Brooklyn—Fixtures, &c.

THIS WEEK'S AUCTION SALES

Monday.

Floyd Grant, 776 Seventh Av.—Furniture.

Tuesday.

Keeler Art Galleries, 12 Vesey St.—Furniture, art goods, &c.

Floyd Grant, 776 Seventh Av.—Baggage.

Wednesday.

Anderson Art Galleries, Madison Av. and 40th St.—Old English china, lustre, glass, &c.

American Art Association, at the Hotel Plaza—Paintings from collection of Ichabod T. Williams.

Old Galleries, 43 Liberty St.—Household and office furniture, &c.; also Thursday.

Thursday.

Merwin Sales Company, 16 East 40th St.—Books and pamphlets.

Anderson Art Galleries, Madison Av. and 40th St.—Thackeray collection of B. A. Behrend, &c.

A. Kaliski, 88 University Place—Antique and household furnishings; also Friday.

Silo's Art Galleries, 546 Fifth Av.—English antiques from Daily's, Ltd., London, with some additions.

Friday.

American Art Association, Madison Square South—Old Chinese porcelains and other Oriental art objects; also Saturday afternoon.

J. W. & W. H. Reid, 19 Willoughby St., Brooklyn—Household furniture.

BUSINESS LOCATIONS.

LOFTS 20-26 West 22d St.
Just off Fifth Ave.
16 Story Fireproof Building
Sprinkler Equipment — 25c insurance rate
Four High Speed Elevators
Full particulars from the agents.
SPEAR & CO., 840 Broadway
(Cor. 13th St.) Phone Stuyvesant 627.

OFFICES and small lofts; monthly rents $15 up. 140 West 25th Street.

BUSINESS SKIES BRIGHTEN.

Demand for Bonds a Good Factor Says Chicago Bank.

Special to The New York Times.

CHICAGO, Jan. 31.—The National City Bank of Chicago, in its monthly circular to be issued tomorrow, says of business conditions:

"So far as general business is concerned, the tone is better than it was a month ago, but the volume is still considerably less than that often seen at this time of the year. Sentiment, however, is more cheerful.

"What business men want most of all is to be let alone. There is good reason to expect that there will be much less radical legislation to deal with this Winter. Much has been accomplished by the freight rate decision, and it is evident that the railroads will gain enormously from the action taken by the Interstate Commerce Commission.

"One of the most significant developments has been the renewed interest in the best classes of railroad bonds following the rate decision, and all high-grade bonds, including first-class public utility issues, are in demand."

10,105 Pieces of Wood in One Table.

Special to The New York Times.

ORANGE, N. J., Jan. 31.—A card table that contains 10,105 separate pieces of wood of nine different varieties has just been finished, after more than a year's work, by James Neill of High Street, in this city. The table is 2 feet 8 inches high, and the top is 3 feet in diameter. The woods used in making the table are all inlaid, and include mahogany, crotch mahogany, sycamore, rosewood, cherry, walnut, locust, white holly, and Irish bog oak.

RECORD OF TRANSACTIONS.

New York Stock Exchange, Week Ended Jan. 30, 1915.

STOCKS. (Shares.)

	1915.	1914.	1913.
Monday	167,080	477,166	147,304
Tuesday	145,646	409,495	450,419
Wednesday	349,139	456,554	374,048
Thursday	281,163	459,792	673,570
Friday	438,907	548,059	453,563
Saturday	119,555	366,679	164,253
Total week	1,501,490	2,717,745	2,263,157
Year to date	5,075,717	10,105,756	8,998,483

BONDS. (Par Value.)

	1915.	1914.	1913.
Monday	$2,612,500	$4,393,500	$1,559,000
Tuesday	2,390,000	4,072,000	2,632,000
Wednesday	2,518,500	4,047,000	1,862,500
Thursday	2,363,000	2,903,500	2,745,000
Friday	2,010,000	4,531,100	2,552,500
Saturday	1,051,000	2,879,500	1,499,500
Total week	$12,945,000	$22,826,600	$12,850,000
Year to date	56,546,000	89,362,000	56,032,500

In detail last week's dealings compare as follows:

STOCKS.

	Jan. 30, '15.	Jan. 31, '14.	Decrease.
R. R. & mis.	1,501,114	2,717,462	1,216,348
Banks	376	383	7

BONDS.

	Jan. 30, '15.	Jan. 31, '14.	Decrease.
R. R. & mis.	$12,237,500	$19,443,100	$7,205,600
Government	145,500	143,500	*2,000
State	191,000	2,580,000	2,389,000
City	371,000	660,000	289,000
Total	$12,945,000	$22,826,600	$9,881,600

*Increase.

MONEY

	On Call. High.	Low.	Last.	Renewals.
Jan. 25	2	1⅞	2	2
Jan. 26	2	2	2	2
Jan. 27	2	1⅞	2	2
Jan. 28	2	1⅞	2	2
Jan. 29	2	1⅞	2	2
Jan. 30	2	1⅞	2	2

Week's range—	On Call.	Renewal Rate.
High	2	2
Low	1⅞	2
Same week last year—		
High	2	2
Low	1¾	1¾
Year to date—		
High	3	2¾
Low	1¾	2
Same period last year—		
High	10	4½
Low	1¾	1¾

On Time.	60 Days.	90 Days.	6 Mos.
Jan. 25	2½@2¾	2¾@3	3¼@3½
Jan. 26	2½@2¾	2¾@3	3¼@3½
Jan. 27	2½@2¾	2¾@3	3¼@3½
Jan. 28	2½@2¾	2¾@3	3¼@3½
Jan. 29	2½@2¾	2¾@3	3¼
Jan. 30	2½@2¾	2¾@3	3¼
Week's range—			
High	2¾	3	3½
Low	2½	2¾	3¼
Same week last year—			
High	3	3½	4
Low	2¼	2¾	3½
Year's range to date—			
High	4½	4½	4½
Low	2½	2½	3¼
Same period last year—			
High	4	4	4½
Low	2¼	2¾	3½

RESERVE BANKS DISCOUNT RATES.

	Days. 30 or Less.	30 to 60.	60 to 90.	Over 90.
Boston	4½	5	5	6
New York	4½	5	5	6
Philadelphia	4	4	4½	5
Cleveland	4½	5	5½	6
Richmond	4½	4½	5	5
Atlanta	4	4	4½	4½
Chicago	4	4	4½	5
St. Louis	4½	5	5½	6
Minneapolis	4½	5	6	6
Kansas City	4	4	4½	5½
Dallas	4½	5	5½	6
San Francisco	4	4	4½	6

FOREIGN EXCHANGE RATES.

LONDON.

	Demand. High.	Low.	Last.
Jan. 25	$4.84⅝	$4.84½	$4.84⅝
Jan. 26	4.85	4.84½	4.85
Jan. 27	4.85¼	4.85	4.85
Jan. 28	4.85¼	4.85	4.85¼
Jan. 29	4.85$\frac{3}{16}$	4.84¾	4.84¾
Jan. 30	4.84⅝	4.84½	4.84$\frac{9}{16}$

	Cables. High.	Low.	Last.
Jan. 25	$4.84⅞	$4.84⅝	$4.84⅞
Jan. 26	4.85⅜	4.85	4.85⅜
Jan. 27	4.85⅝	4.85⅜	4.85⅜
Jan. 28	4.85⅝	4.85⅜	4.85⅝
Jan. 29	4.85½	4.85⅛	4.85⅛
Jan. 30	4.85	4.84⅞	4.84⅞

Week's range—	Demand.	Cable.
High	$4.85¼	$4.85⅝
Low	4.84⅛	4.84⅝
Same week last year—		
High	4.8630	4.8665
Low	4.8570	4.8595
Year's range to date—		
High	4.85¼	4.85⅝
Low	4.83⅜	4.84
Same period last year—		
High	4.87	4.8735
Low	4.8570	4.8595

	—Paris.— Dmd.	Cab.	—Berlin.— Dmd.	Cab.	Switzerland. Dmd.	Cab.
Jan. 25	5.18½	5.18⅛	87¼	87$\frac{5}{16}$	5.29½	5.28½
Jan. 26	5.18	5.17½	87$\frac{3}{16}$	87¼	5.29½	5.28
Jan. 27	5.17⅝	5.17¼	87¼	87⅜	5.29	5.28
Jan. 28	5.17¾	5.17⅛	87$\frac{5}{16}$	87⅜	5.29¼	5.28
Jan. 29	5.17⅜	5.17¼	87$\frac{5}{16}$	87⅜	5.29¼	5.28¼
Jan. 30	5.18¼	5.17⅝	87⅜	87$\frac{7}{16}$	5.29½	5.28¼

	—Holland.— Dmd.	Cab.	—Italy.— Dmd.	Cab.
Jan. 25	40$\frac{3}{16}$	40$\frac{5}{16}$	5.42	5.41½
Jan. 26	40$\frac{3}{16}$	40$\frac{5}{16}$	5.41½	5.41
Jan. 27	40¼	40⅜	5.41½	5.41
Jan. 28	40¼	40⅜	5.41½	5.41
Jan. 29	40$\frac{3}{16}$	40⅜	5.42¼	5.41¾
Jan. 30	40$\frac{3}{16}$	40$\frac{5}{16}$	5.42½	5.42

EXCHANGE ON NEW YORK AT DOMESTIC CENTRES.

	Boston.	Chicago.	S. L.	San F.
Jan. 25	Par	Par	*5c	*50c
Jan. 26	Par	Par	*10c	*50c
Jan. 27	Par	*5c	*10c	*50c
Jan. 28	Par	*10c	*10c	*50c
Jan. 29	Par	Par	*5c	*50c
Jan. 30	Par	Par	*5c	*50c

*Premium. †Discount.

FOREIGN BANK RATES.

	Rate.	When Fixed.
Bank of England	5	Aug. 8, 1914
Bank of France	5	Aug. 20, 1914
Bank of Germany	5	Dec. 23, 1914
Bank of Belgium	5	Aug. 27, 1914
Bank of Austria	5½	Dec. 24, 1914
Bank of Italy	5	May 9, 1914
Bank of Switzerland	5	Sep. 10, 1914
Bank of Russia	6	July 29, 1914
Bank of Spain	4½	Oct. 27, 1914
Bank of Portugal	5½	Jan. 15, 1914
Bank of Sweden	5½	Jan. 5, 1915
Bank of Norway	5½	Aug. 20, 1914
Bank of Denmark	5½	Jan. 5, 1915
Bank of the Netherl'ds.	5	Aug. 20, 1914
Bank of Bengal	6	Nov. 6, 1914

BAR SILVER IN LONDON.

Jan. 25	22¾d	Jan. 28	22⅝d
Jan. 26	22¾d	Jan. 29	22⅝d
Jan. 27	22⅝d	Jan. 30	22⅝d

BUSINESS NOTES.

A meeting of the hosiery and underwear buyers will be held today and for three days thereafter at the Reciprocal Jobbers' office, 470 Fourth Avenue.

J. H. Van Arsdale, resident buyer, has removed from 621 Broadway to 320 Fifth Avenue.

Miss B. Seidenberg has been appointed buyer of ladies' waists for Rothschild & Co. of Chicago, whose city office is at 215 Fourth Avenue.

The accounts of Field, Schlick & Co., St. Paul, Minn., and G. C. Willis, Champaign, Ill., have been taken on by L. W. Fellows, 31 Union Square.

B. F. Levis, resident buyer, has removed from 15 East Twenty-sixth Street to 73 Madison Avenue.

ARRIVAL OF BUYERS

Arriving Buyers may register in this column by telephoning 1000 Bryant.

ABERDEEN, S. D.—Olwin, Angell Co.; Mrs. A. L. Fife, ready to wear; 41 Union Square.
ALBERT LEA, Minn.—Chamberlain-Skinner Co.; Miss B. Olson, Miss E. Hanson, Miss S. Fryslie, cloaks, suits; Wallick.
ALBUQUERQUE—C. Ilfeld Co.; N. Ilfeld, furn. goods; 151 Greene.
ALTON—Sternberg Bros.; M. Sternberg, ready-to-wear; sixth floor, 39 West 32d.
AMSTERDAM—Silverman's; A. Silverman, dry goods; Breslin.
ASHEVILLE, S. C.—Bon Marche; A. L. Price, silks, dress goods; 17 W. 28th.
ATLANTA, Ga.—Chamberlain-Johnson-Dubose Co.; R. J. Lee, dress goods, silks; A. H. Bernard, domestics; E. R. Dubose, dry goods; H. J. Johnson, Jr., dry goods; Miss McLaughlin, ladies' wear; Miss McDonald, millinery; 20 E. 46th; Collingwood.
ATLANTA—J. M. High Co.; J. E. Collier, notions, laces, ribbons, hdkfs.; A. J. Haynie, umbrellas, domestics; 353 4th Av.
ATLANTA—J. M. High Co.; W. H. Brittain, furn. goods; 353 4th Av.
BALTIMORE—John E. Hurst & Co.; A. C. Lamsbach, upholstery goods; 15 East 26th; Herald Square.
BALTIMORE—Hochschild, Kohn & Co.; Miss J. Stern, corsets; 220 5th Av.
BALTIMORE—Baltimore Bargain House; J. Fostley, housefurnishing goods; 354 4th Av.
BANGOR, Me.—A. L. Freese, ready to wear; 60 W. 33d.
BELLAIRE, Ohio—C. Klotz, dry goods; Wallick.
BERLIN, Wis.—Truesdale Fur Co.; H. C. Truesdale, furs; Albert.
BERWICK, Penn.—Berwick Stores Co.; F. A. Whitman, dry goods; 16 East 23d.
BINGHAMTON—Sisson Bros. & Welden Co.; J. J. Clune, upholstery goods; 220 5th Av.
BINGHAMTON—W. R. Miller Co.; C. J. Maguire, books; York.
BIRMINGHAM, Ala.—L. Pisitz; A. I. Abkowitz, millinery; 1,161 B'way.
BOSTON—W. & A. Bacon; J. Watlers, mdse. mgr., ready-to-wear; Miss Finn, jobs, ladies' coats, suits, dresses; Miss C. Dreyer, infants' wear; Miss S. Dreyer, corsets, brassieres; Miss A. Golding, waists, jobs muslin underwear; 31 Union Sq.
BOSTON—W. Filene's Sons Co.; Mr. Michale, jewelry; 116 W. 32d.
BOSTON—R. H. White Co.; J. J. Murphy, hosiery, underwear; 470 4th Av.
BOSTON—Conrad & Co.; Miss S. Blumenthal, silk waists; 15 E. 26th.
BOSTON—Bailey Co.; Miss Kerrigan, ladies' wear; Cumberland.
BOSTON—Crescent Waist Co.; M. Wyzansky, waists; Broztell.
BUFFALO—Hamlin's; M. J. Tubridy, dress goods, silks; 353 4th Av.
BUTTE—Hennessy Co.; F. E. Churchill, clothing, furn. goods; 214 Church.
BUTTE—Hennessy Co.; W. J. Eagleson, notions; 214 Church.
CEDAR RAPIDS, Iowa—S. Schultz, suits, dresses; 1,161 Bwy.
CHARLESTON, S. C.—Kerrison D. G. Co.; C. H. Poulnob, ladies' garments, hosiery, gloves; 242 4th Av.
CHATTANOOGA—D. B. Loveman Co.; Miss E. Sweet, infants' wear, muslin underwear; Miss V. Spiker, infants' wear; Miss Fry, misses' wear; 148 West 23d.
CHATTANOOGA, Tenn.—Miller Bros. Co.; R. J. Storin, cloaks; Miss Fitzpatrick, millinery; 39 W. 32d.
CHICAGO—Rothschild & Co.; K. C. Johnstone, millinery; N. Neuman, bedding, domestics, wash goods, linens, toweling, white goods; Miss Thal, misses' coats, suits, dresses; Miss Hannerty, waists; Miss M. Stocking, ribbons; 215 4th Av.
CHICAGO—Marshall Field & Co.; Mrs. M. Tepe, misses', children's cloaks, suits; Mrs. F. E. Skinner, waists; 104 Worth.
CHICAGO—C. A. Stevens & Bro.; Miss C. Kilpatrick, waists; Miss J. Wehland, petticoats; 40 East 22d.
CHICAGO—Emporium World Millinery Co.; A. R. Stumer, hats, flowers, feathers; 621 Broadway.
CHICAGO—L. Klein; Miss E. Jindra, muslin underwear, infants' wear; 31 Union Square.
CHICAGO—Emporium World; J. Landow, millinery; 621 Bwy; Cumberland.
CHICAGO—Frank Bros.; L. Frank, dry goods; Navarre.
CHICAGO—Mandel Bros.; O. J. Mayer, carpets; 13 East 22d.
CHICAGO—D. B. Fisk Co.; M. P. Hyland, millinery; 29 West 38th.
CLEVELAND, Ohio—W. Taylor, Son & Co.; C. Allen, hosiery, underwear; 470 4th Av.
COLUMBUS, O.—Bornheim & Cohen; L. Bornheim, coats, suits; B. Cohen, dresses; 1,161 Bwy.
COLUMBUS—Emporium World; A. G. Frank, millinery; 621 Broadway; Cumberland.
DALLAS, Tex.—Goldsmith D. G. Co.; Miss O. M. Millerick, coats, suits, dresses; 1,133 Bwy.
DALLAS, Texas—Goldsmith D. G. Co.; Miss O. M. Millerick, costumes, dresses; 1,133 Bwy.
DALLAS, Texas—Kinsella Hat Co.; W. J. Kinsella, hats; Collingwood.
DALLAS—Titche-Goettinger Co.; S. Neumaier, notions, laces; 353 4th Av.
DALLAS, Texas—Sanger Bros.; Miss E. Lowe, millinery; 19 E. 24th.
DANVILLE, Ky.—Welsh, Wiseman Co.; Y. E. Wiseman, notions, cloaks; 353 4th Av.
DAVENPORT, Iowa—The Hub; S. Moritz, cloaks, suits; Collingwood.
DES MOINES—Younker Bros.; Miss H. M. Ballard, millinery; Miss C. A. Moore, millinery; Miss Latier, laces, trimmings; 303 5th Av.
DETROIT—Crowle, Milner & Co.; Mrs. E. Jenkins, wash dresses; 20 West 22d.
DETROIT—Emporium World; M. R. Long, millinery; 621 Bwy.; Cumberland.
DILLON, Mont.—Golden Rule Syndicate; C. H. Niblick, general mdse.; Flanders.
DUBUQUE—James Levi & Co.; A. M. Balbridge, cloaks, suits, waists; 41 Union Sq.
EL PASO—J. Stolaroff; Mrs. J. Stolaroff, cloaks, suits; J. Merkin, furn. goods; 470 4th Av.
FAIRMONT, W. Va.—J. M. Hartley & Sons; Miss Montgomery, ready-to-wear, 6th floor; 1,270 B'way.
FON DU LAC, Wis.—Hill Bros. D. G. Co.; J. M. Hill, cloaks, suits, laces; Navarre.
FORT DODGE—Tuercke Co.; L. Charon, cloaks, suits; F. J. Klint, waists; 470 4th Av.
FORT MADISON, Iowa—P. M. Alper; Mrs. P. M. Alper, ready to wear; 39 W. 32d, sixth floor.
FORT WAYNE—Wolf & Dessauer; J. Dessauer, dry goods; 315 4th Av.
FREMONT, O.—J. Joseph & Sons; B. Joseph, coats, suits; 1,161 Bwy.
GADSDEN, Ala.—Herzberg-Loveman D. G. Co.; L. Loveman, dry goods; Gregorian.
HANNIBAL—L. Rubinstein Merc. Co.; A. Rubinstein, ready-to-wear; 39 West 32d.
HOUSTON, Texas—J. Van Buren, jobs dancing dresses; 15 E 22d.
INDEPENDENCE, Kan.—Halsey Bros. D. G. Co.; H. E. Halsey, corsets, ladies' garments; Great Northern.
HUNTINGTON—Anderson & Newcomb Co.; C. W. Anderson, cloaks, suits, waists, millinery; 105 Grand.
INDIANAPOLIS—H. P. Wasson & Co.; Miss C. Grauman, cloaks, suits; Miss Kelly, waists; Mrs. Mansfield, representing; Mr. Dewitt, representing; F. R. Wolf, art needlework; 71 West 23d.
INDIANAPOLIS—Selig D. G. Co.; S. L. Hahn, suits, dresses; Miss L. M. Marks, ready-to-wear; 116 W. 32d.
INDIANAPOLIS—Trangott Bros.; Leo Trangott, cloaks, suits, dresses, children's wear; Woodstock.
INDIANAPOLIS—Goldstein Bros.; S. J. Goldstein, ladies' cloaks, suits, dresses; 31 Union Sq.
INDIANAPOLIS—Goldstein Bros.; J. Goldstein, cloaks, suits; 31 Union Square.
JACKSON, Tenn.—Holland D. G. Co.; C. W. Gates, cloaks, suits; 39 West 32d.
JOHNSTOWN—M. Nathan & Bro.; M. Segel, men's, women's furn. goods, hosiery, gloves; 15 East 26th.
KANSAS CITY—Emery-Bird-Thayer Dry Goods Co.; Mr. Toole, ready to wear, (basement;) 25 Madison Av.
KANSAS CITY, Mo.—Jones Store Co.; W. D. Koehler, domestics; 214 Church; Cumberland.
KANSAS CITY—G. Bernheimer Bros. & Co.; L. J. Schiff, ladies' Spring suits; 7 West 22d.
LAFAYETTE, Ind.—M. Schultz, coats, suits, dresses; 1,161 Bwy.
LEWISTON, Mont.—Golden Rule Syndicate; J. H. Akins, dry goods; Somerset.
LIBERTY, Mo.—F. Hughes, ready-to-wear; 39 W. 32d.
LIBERTY, Mo.—F. Hughes, dry goods; 39 West 32d.
LINCOLN—Rudge & Guenzel Co.; G. J. Brown, china; Mrs. E. Cummings, corsets, muslin, knit underwear; Latham.
LITTLE ROCK—Joe D. Back & Bro.; W. O. Brodie, domestics; J. H. Kinlay, dress goods, silks; 116 West 32d; Herald Square.
LITTLE ROCK—Gus Blass Co.; J. N. Battle, silks; H. Zwern, dry goods; 148 W. 23d; Cumberland.
LIVINGSTONE, Mont.—Golden Rule Syndicate; J. McCracken, general mdse.; V. A. McBride, dry goods; Flanders.
LOS ANGELES—Bullock's; F. P. Bacon, dress goods, silks, linings; E. C. Yourell, laces, trimmings, veilings; 95 Madison Av.
LOS ANGELES—Coulter Dry Goods Co.; R. G. Rees, notions, jewelry; 69 5th Av.; Collingwood.
LOUISVILLE—Paris Cloak and Suit Co.; B. S. Lesler, S. J. Greenstein, M. F. Greenstein, J. Greenstein, N. I. Cohen, J. R. Lewis, women's, misses', children's ready to wear; 470 4th Av.
LOUISVILLE—H. J. Gutman; H. P. Selman, cloaks, suits; 1,261 Bwy.
LOUISVILLE—Stewart D. G. Co.; B. Clarke, notions, buttons, ribbons; 214 Church.
LYNCHBURG—Chas. M. Guggenheimer; Mrs. McGehee, millinery; Miss A. Burke, laces; 353 4th Av.; Wallick.
MACON—Dannenberg Co.; L. Irvine, leather goods; 1,133 Broadway; Wallick.
MACON, Ga.—Burden, Smith Co.; Miss M. O'Brien, cloaks, suits; 20 W. 22d.
MEMPHIS, Tenn.—A. B. Hirsch; Mrs. A. B. Hirsch, ladies' ready-to-wear garments, children's ready-to-wear millinery; 170 5th Av.
MIDDLETON, N. Y.—A. E. Ruggles, dry goods; Gregorian.
MONTGOMERY, Ala.—A. S. Knowles D. G. Co.; W. E. Leonard, ready-to-wear; 43 W. 27th.
MONTGOMERY, Ala.—Nachman & Meertief; A. Nachman, dry goods; 71 W. 23d.
NASHVILLE, Tenn.—D. Loveman, Berger & Teitlebaum; M. Hirsch, dress goods, silks; 148 W. 23d.
NEW ORLEANS—Marson Blanche; L. Hayene, linens; 114 5th Av.
NORWICH, Conn.—Porteous & Mitchall Co.; J. A. Quinn, clothing; 432 4th Av.
NORWICH, Conn.—Reid & Hughes Co.; G. I. Kinnan, millinery; 75 Spring.
OKLAHOMA CITY, Okla.—Kerr Dry Goods Co.; E. E. Rewick, laces, gloves, hosiery, knit underwear; F. S. Baird, dry goods; 39 W. 32d.
OKLAHOMA CITY, Okla.—Kerr D. G. Co.; Mrs. Mount, millinery; Miss Forsythe, ready-to-wear; 39 W. 32d.
OKLAHOMA CITY—Kerr D. G. Co.; Miss C. Buscher, waists, children's wear; 39 West 32d.
OTTUMWA—W. F. Stanton Co.; W. F. Stanton, cloaks, suits; 7 W. 22d; Somerset.
PADUCAH, Ky.—E. Guthrie Co.; R. R. Guthrie, ladies' suits; 31 Union Sq.
PADUCAH—J. A. Rudy & Sons; J. H. Rudy, dry goods; 220 5th Av.
PHILADELPHIA—The Hadler Co.; S. Hadler, Spring coats, suits; McAlpin.
PITTSBURGH—Kaufmann Dept. Store; P. Cohen, Miss Wallenstein, millinery; 200 5th Av.
PITTSBURGH—J. Horne Co.; W. G. Patterson, hosiery, underwear; 470 4th Av.
PORTSMOUTH, Ohio—Anderson Bros. Co.; W. W. Anderson, cloaks, suits, waists; 116 West 32d.
PORTLAND, Ore.—Olds, Wortman & King; W. H. St. Clair, hosiery, gloves, underwear; E. Rogers, notions; 432 4th Av.
PORTLAND, Ore.—Ben Selling Co.; W. K. Montague, cloaks, suits; Broztell.
PROVIDENCE, R. I.—Ogus, Rabinovich & Ogus; W. Zelmer, millinery; 621 Bwy.
QUINCY, Ill.—"Reib's"; J. J. Reib, coats, suits, dresses, waists; 353 4th Av.
RED LODGE, Mont.—Golden Rule Syndicate; J. F. Montgomery, general mdse.; Flanders.
RICHMOND—Miller & Rhodes; W. M. Didenhoefer, ladies', misses', children's ready-to-wear; 55 White.
RICHMOND, Va.—Kaufmann & Co.; J. I. Kaufmann, millinery; 621 B'way.
ROCKFORD, Ill.—W. S. Martin & Co.; H. L. Wortham, cloaks, suits; 69 5th Av.
SALINA, Kan.—Bulkley D. G. Co.; T. Hinnerkamp, dry goods; Somerset.
SALT LAKE CITY, Utah—Walker Bros. D. G. Co.; W. C. Lewis, mdse. mgr.; 1,270 B'way.
SAN FRANCISCO—Prager Co.; S. Upright, domestics, dress goods, silks; F. Wallenstein, dry goods; 200 5th Av.
SAN FRANCISCO—The Emporium; M. Malkan, hosiery, underwear; 470 4th Av.
SAN JOSE, Cal.—Stull & Sonniksen; L. Sonniksen, ladies' ready-to-wear; 1,270 B'way.
SEATTLE, Wash.—Rhodes Co.; Miss A. Oden, millinery; Mr. Sullivan, ready to wear; 39 W. 32d.
SHERIDAN, Wyo.—Golden Rule Syndicate; H. C. Stevens, general mdse.; T. J. Hirsch, dry goods; Flanders.
SIOUX CITY—M. Orkin, millinery, ready-to-wear; 21 West 34th.
SIOUX FALLS—S. A. Glick, ready-to-wear; 170 5th Av.
SPOKANE, Wash.—Culbertson, Grote, Rankin Co.; F. R. Culbertson, ready-to-wear; Miss Abraham, waists; 1,270 B'way.
SPOKANE—Spokane D. G. Co.; A. Hertzka, housefurn. goods; 225 4th Av.
ST. JOSEPH—Townsend & Wyatt D. G. Co.; T. R. Wall, hosiery, corsets, laces, gloves, underwear; 33 Union Square.
ST. LOUIS—Stix, Baer & Fuller Dry Goods Co.; E. S. Strauss, millinery; Miss E. Barck, millinery; Mrs. O. M. Thornton, waists; Miss J. Bauman, house dresses; Miss C. Sparks, waists; 71 W. 23d.
ST. LOUIS—Garland's; Miss Edgar, suits; Miss L. Frank, cloaks; Miss Wolfson, waists; 15 East 26th; Cumberland.
ST. LOUIS, Mo.—B. Nugent & Bro. Dry Goods Co.; S. A. Dobriner, hosiery, underwear; 470 4th Av.
ST. LOUIS—Ferguson-McKinney Mfg. Co.; H. W. Mendenhall, hosiery, underwear; 358 Broadway.
ST. LOUIS—Stix, Baer & Fuller D. G. Co.; R. E. Lagrone, dress goods, silks; 71 West 23.
ST. LOUIS—Famous & Barr Co.; O. D. Hefflin, domestics; 37 West 26th.
ST. LOUIS—Milford Garment Co.; W. Sternberg, ready-to-wear; 39 West 32d.
ST. PAUL—Golden Rule; L. F. Orenstein, toilet articles; 60 W. 33d.
SYRACUSE—Gurnsey B. Williams Co.; G. B. Williams, shirts, underwear, sweaters; W. O. Ransley, notions, leather goods; Miss F. Johnson, ladies' neckwear; Broztell.
TACOMA, Wash.—Peoples Stores Co.; E. L. Chamberlain, jewelry, leather goods, neckwear; 214 Church.
TOLEDO, Ohio—W. L. Milner Co.; R. M. A. Williams, men's furnishing goods, ladies', children's knit underwear, hosiery, umbrellas; G. J. Smith, drugs, toilet goods; Miss D. R. Farrell, corsets; Miss C. A. Lappin, muslin underwear, sweaters, infants', children's wear; F. A. Gerdes, domestics, blankets, white goods, linens; W. H. Gerber, embroideries, laces, neckwear, handkerchiefs, trimmings, optical goods, ribbons, gloves; Miss R. M. Jenssen, millinery; G. W. Schwager, books, stationery, leather goods, jewelry, notions; E. N. Smith, hardware, stoves, housefurnishing goods, trunks, gas, electric appliances; J. H. Tyroler, ladies', misses' cloaks, suits, dresses, furs; 20 W. 22d.
TRINIDAD, Colo.—J. Goldsmith & Sons; Mr. Goldsmith, ready-to-wear; 39 W. 32d.
TRINIDAD—J. Goldsmith & Sons; M. J. Goldsmith, furn. goods; 39 West 32d.
TUSCALOOSA, Ala.—Rosenau Co.; W. D. Rosenau, carpets; 71 West 23d.
UTICA, N. Y.—Tompkins Coopernail Co.; Miss J. Rose, millinery; Miss M. Barnett, coats, suits; Breslin.
VANCOUVER, B. C.—Drysdale, Ltd.; Mr. Drysdale, ready-to-wear; 39 W. 32d.
WACO—Sanger Bros.; Miss Hutmacher, millinery; 19 E. 24th.
WASHINGTON—Kings Palace; Miss M. Kaender, ready-to-wear; H. King, dry goods; Cumberland.
WASHINGTON—S. Kann Sons & Co.; J. D. Furlong, silks, velvets; 215 4th Av.
WASHINGTON, D. C.—M. Goldenberg; J. Goldenberg, dry goods; 15 W. 26th.
WASHINGTON—S. Kann Sons & Co.; Miss A. Hood, representing; 215 4th Av.
WENATCHIE, Wash.—Golden Rule Syndicate; E. E. Dennett, general mdse.; Breslin.
WICHITA—Geo. Innes D. G. Co.; H. G. McComas, dress goods, silks; Miss Piper, representing; 220 5th Av.
YOUNGSTOWN, Ohio — Strouss-Hirshberg Co.; R. J. Beacom, cloaks, suits, waists; Miss Batt, ladies' neckwear, handkerchiefs, ribbons; 315 4th Av.

Ladies' Neckwear
Latest Military Novelties.
New Importations.
RICHARD ROTH,
Importer, 156 Fifth Ave.

PEARL BUTTONS
APPELBEE & NEUMAN,
23-25 Greene St
Tel. Spring 8991

MANN & LOVEJOY,
Makers of Popular-Priced COATS & SUITS, are now at
35-39 WEST 35TH STREET

S. STEINFELD & CO.
43-45-47 WEST 23D ST.
Offers Ladies' All-Wool POPLIN SUITS, Peau de Cygne lined, at $5.75.

1,200 SPRING DRESSES
Consisting of Serges, Silks, and Wool and Silk Poplins. $3.75 to $12.50. Big values. Immediate delivery.
GLOBE DRESS & SUIT CO.,
22-24 West 26th St.

See "The Tipperary Coat"
SAMUELS & DE MAIO, INC.,
6 West 32nd St., New York.

Buyers' Wants

45 Cents per agate line each insertion. Count six words agate to a line.

MANUFACTURERS' WAR SUPPLIES.—Are your British War Office connections satisfactory? They mean much. The advertiser, possessing highest connections and entree, open for proposition. Arrange interview. Malcolm, W 89 Times.

RESIDENT SALESMAN, with large following in ladies' ready-to-wear, wants samples of up-to-date popular priced line ladies suits and dresses for show rooms. Y 347 Times Annex.

WE WILL BUY a quantity of crepe de chine; spot cash. Wear Well Waist Co., 13-15 West 24th St.

MEN'S SPRING STYLE fine silk and opera hats to order. Geo. W. Kobbe, 72 West Broadway.

FELLOWS, 31 Union Square, wants jobs evening, cloth dresses, cloaks, suits, low price.

"PHILADELPHIA." — The Hadler Co., Spring coats and suits; McAlpin Hotel. Samuel Hadler.

JOBBER is ready to look at ladies and misses' Spring coats; will pay cash. Call with samples, 56 West 22d St., sixth floor.

COATS, SUITS, dresses, skirts wanted for wholesale mail orders. Goldberg's, 39 W. 32d.

JOB of 75 wool and silk dresses to close out cheap. Kaplan, 1,759 Pitkin Av., Brooklyn.

JOBBER will look at complete line ladies' skirts, wool wash goods; also line shirtwaists. 1,133 Broadway, Room 911.

WANTED—Samples ladies' wear for mail order. 1,002 Longacre Building.

SALESMAN wanted on silk petticoats as a side line to cover city and all territories on commission. Wm. Morris & Co., 140 West 22d St.

Salesman wants line of waists for city on commission basis. W 121 Times.

FINANCIAL INFORMATION.

The Annalist, every Monday, describes financial conditions the world over. Best newspaper for students of economics, industrial developments, and international commercial relations. Sample copy 10 cents. The Annalist, Times Square, New York.—Advt.

To AMERICAN MANUFACTURERS

Messrs. Jas. B. Halley,
Merchants
2-3, White St., Moorfields,
London, E. C., England.

are prepared to represent in the United Kingdom a few American Manufacturers of goods suitable for the English market.

Messrs. Halley have been established for over 15 years, and have a warehouse in London. They have several travelers always on the road.

Catalogues should be sent when writing.

See This Suit
$11.50
All Worsted Serge—Peau de Cygne Lined
Will retail at $25.00
ODD SIZES Our Specialty.
Myer Gans, Sons & Co.
134-140 West 26th St.
(Wholesale Only.)
We Fit the Fat
N. B. Only one merchant sold in a town.

Clothing — Specialties
MADE BY GILLIS NEW YORK
Distinctive and Exclusive Coats
In the Newest Ideas for Men, Including
"SLIP-ONS" — GABARDINES — GOLF — MOTOR COATS — in Rainproof Tweeds and Knitted Fabrics—COVERTS, Etc.
The Coatalog and our Spring line await your Call
GILLIS & CO.,
Twelve East Thirty-third Street.

ACCOUNTS
Collected in every State. Small charge. Fidelity Collection Co., 63 Park Row. B'kman 3658.

ADDRESSING.
Folding, Mailing, Multigraphing. Phone Gram. 1358
BURNHAM ADDRESSING CO., 10-12 E. 23d.

ADVERTISING.
Circulars That Are Different.
Write Bailey-Scott Co., Inc., 303 Fifth Av.

AEROPLANE TOYS.
FLYING TOYS that FLY, 10c to $20.
Ideal Aeroplane & Supply Co., 84 W. B'way.

APRONS.
1,000 Styles. Send for Catalog.
Dean's Lockstitched, 45 E. 17th St.

AUCTIONEERS
DAVID W. BIOW & CO.,
520-522 BROADWAY.

D. HARTMANN, Auctioneer of high-class merchandise, 8 Greene St. Tel. Spring 4299.

HARRY M. MOSES, Auctioneer & Appraiser, 189 Broadway. Cortlandt 1233.

BELTS.
MILITARY BELTS IN LEATHER & SILK.
SLOTE & SCHAFFER, 49-53 E. 21st ST.

BLOCK PRINTING ON ALL TEXTILES.
Tel. Spring 1291. JACOB FEIBEL 117 Spring St.

BOUTONNIERES.
BOUTONNIERES Flowers for CLOAK, SUIT and DRESS TRADE.
AMERICAN BRAID CO., Selling Agents. Uptown Office, 12 E. 33d St. Tel. 3873 Murray Hill.

COMMERCIAL PRINTING.
ARTISTIC PRINTING AT MODERATE PRICES.
STAR PRINTING CO., 301 W. 37th St. Greeley 885.

EMBROIDERY MATERIALS.
Fancy Linens, Pillow Tops, Worsted Yarns.
HENRY E. FRANKENBERG CO., 216 4th Av.

FAVORS & PAPER HATS.
Novelties for all occasions, wholesale & retail. Mrs. I. Davidsohn, 201 W. 145 St. Aud. 7388.

FLOWERS & FEATHERS.
ZUCKER & JOSEPHY,
715-719 BROADWAY, N. Y.

FURNITURE BOUGHT.
WISE, Auct'r, 428 Columbus Av., 7175 Schuyler, pays highest cash prices, furniture, &c.

IMPORTERS OF JEWELRY.
FRIENDSHIP & CIRCLE PINS
At "The House of Values."
M. ARNSTEIN & CO.,
27 West 30th Street.

LACES EMBROIDERIES
Shadow Laces, French Valenciennes.
Nottingham Lace Works, 17 W. 17th St., N. Y.

MEN'S DRESS SUITS.
FULL DRESS / FROCK COATS. / PRINCE ALBERTS. — CHAS. N. MELTSNER & BRO., 21-23 Waverley Pl.

NOVELTIES.
10,000 Seasonable Favors and Novelties.
B. Shackman & Co., 906 Broadway, N. Y.

OVERALLS.
"THE BOYS' FRIEND OVERALLS."
$1.50 Per Dozen.
S. COHEN, Mfg., 39 East Broadway, N. Y.

PATTERN HATS.
Special, Exclusive Pattern Hats, High Grade. Milton S. Sommerich, Room 1300, 38 W. 32d, rep. best makers of millinery.

PLANTS.
Chas. Shongood, Auctioneer, 539 Broadway, will buy [illegible] Nothing under $1,000.

RAINCOATS AND RAINCAPES.
B. Boon[illegible] on hand. [illegible]

Ribbons ALL THAT'S NEW. 622 Broadway.
FRANKENTHALER & FRANKENTHALER.

SALVAGE MERCHANDISE.
Special Salvage Merchandise Monthly.
LEOPOLD GANS & CO., 46-50 Wooster St.

5c., 10c., AND 25c. GOODS.
The Five and Ten Cent Exchange, 10-12 West 20th St.

AUCTION SALES.

FURNITURE—RUGS—ART.

Silo's Fifth Ave. Art Galleries,
Mr. James P. Silo, Auctioneer,
546 Fifth Ave.
AND
1, 3 & 5 West 45th St.
HAVE THE PLEASURE TO ANNOUNCE THE SALE OF A
Second Choice Selection of
English Antiques
And Many Rare Objects of Great Art Value
consigned owing to the continued unparalleled stricture of the English market by the eminent house
Messrs. Bailey's, L't'd
7 Kensington High St., London, W.
Fine Old English and other Contemporary Furniture of the Oak, Walnut, and Mahogany Periods; rare Waterford and Scotch Glass; Genuine Old Sheffield Plate; [illegible] Chinese Porcelains of the [illegible] Dynasties, Rich Chinese Lacquers, etc., with [illegible] from [illegible]
TO BE SOLD BY AUCTION
Thursday, Friday and Saturday
Feb. 4, 5 & 6, at 2:30 P. M.
ON EXHIBITION TOMORROW.

MERCHANDISE.

$10,000 Hand-tailored, Brand New Stock of
CLOTHING
Full Dress & Tuxedo Suits.
Also Lot of Very High Grade
SECOND HAND CLOTHING
Entire Stock of [illegible] on Premises,
584 7th Av., [illegible]
VAN PRAAG & CO., [illegible]
To-m'w, Tuesday, Feb. 2, '15, at 10:30 A. M.

AUCTION SALES.

MERCHANDISE.

At Public Auction
Extraordinary Large Stock
Sheffield Plate Company (retiring)
Removed for convenience of Sale.
SAMUEL MARX, Auctioneer, will sell
Tuesday, February 2nd, 1915,
at 10:30 A. M. in store.
Nos. 476-8-80 Broome St., near Greene St., the above large and desirable stock, consisting of very large lines of serving and gallery trays in all sizes and designs, tree and well trays, card trays, sandwich trays, breakfast and butter plates, fish, meat and chop platters, covered and open vegetable dishes, trivets, bon bon dishes, asparagus dishes, cheese and cracker trays, gravy bowls, sugar and creams, loving cups, hot water kettles, vases in all shapes and designs, muffineers, candlesticks, lamps, church candlesticks, bread trays, bottle coasters, sugar troughs, picture frames, pitchers, cigar and jewel cases, &c.
The above stock is certainly the most choice and desirable stock of Sheffield plate ever offered at public auction, and will be sold in desirable lots strictly without reserve.
Exhibition Monday, February 1st, between 9 and 5.
SAMUEL MARX, Auctioneer,
Woolworth Building, Suite 2120-2126.
Tel. Barclay 6911-12.

Office and Showroom
Fixtures
Safes, Rolltop & Bookeepers' Desks, Very Fine Oak Partition, Cabinets, Tables, Telephone Booth, Shelving, Counters, Showcases, Clock Figures, Trunks, Telescopes, Rugs, Sewing Machines, etc.,
Will Be Sold Today, Monday, Feb. 1,
At 10:30 A. M., at
8 GREENE ST., NEAR CANAL ST.,
By D. HARTMANN, Auct.
For Information Telephone 4299 Spring.

ENTIRE
PLANT
Formerly of B. LUSTGARTEN of
464-466 Broadway, Near Grand St., N. Y. C.
Consisting of 3 Metropolitan 2 Needle,
1 Metropolitan Binder, 3 Union Special,
1 Mercer Overlock, 1 Singer Buttonhole,
7 31-52 Machines,
1 7½ and 1 5 H. P. G. E. Motor,
65 Power Tables, 1 Blower,
1 Eastman Cutting Machine,
Scales, Partitions, Desks, Fans, etc.,
Will Be Sold Today, Monday,
Feb. 1, Commencing at 11 A. M.,
On the Above Premises, by
D. HARTMANN, Auctioneer.
For Information Telephone Spring 4299.

$15,000 Bankrupt Stock of
CLOTHING
Of the Progress Clothing Co., Waterbury, Conn.
A. SCHAAP & SONS, Auctioneers,
WILL SELL AT AUCTION
TOMORROW, TUESDAY, FEB. 2, 1915,
At 10:30 A. M., at Salesrooms,
394 Broadway, N. Y. C., Near Walker St.
Consisting of the finest and cleanest stock of Men's and Boys' Clothing offered at auction in some time; 1,000 Men's Suits, including such makes as Schloss Bros., "Character Clothes, Matchless System," etc., etc.; 1,000 Boys' Knickerbocker Suits in serges, worsteds, and fancies; 1,000 Pairs Pants in all grades. Also Knee Pants, Odd Coats, Raincoats, etc., etc. Also a quantity of high-grade
FURNISHING GOODS AND HATS.
This stock will be sold in lots absolutely to the highest bidder. Telephone Franklin 42 and 43.

FIRE UNDERWRITERS' SALE
FRIDAY, FEB. 5TH, 1915,
At 10:30 A. M., at our salesroom, 46-50 Wooster Street, City, we will sell at public auction for account of whom it may concern, salvage stock of
Louis Kaplan (Jobber,) 36 Walker St., City,
About $10,000.00 worth of
(in original boxes and packages.)
Hosiery, Towels, Toweling, Bed Spreads, Curtainette, Handkerchiefs, Shirts, Overalls, etc.
Also GENERAL MDSE.
Terms of Sale—Cash. Deposit 25% from all buyers. Stock arranged for sale and sold by
LEOPOLD GANS COMPANY,
Tel. Spring 18.

FIRE UNDERWRITERS' SALE
WEDNESDAY, FEB. 3D, 1915
At 10:30 A. M., at our salesroom, 46-50 Wooster Street, City, we will sell at Public Auction, for account of whom it may concern, balance salvage stock of
Morris Amdur, (Mfr. Clothing,) 21-23 W. 4th St., City, consisting of
WOOLENS
such as serges, cheviots, cotton clays, worsteds, Panama cloth, cottonades, etc.
Also quantity of
Tailors' Trimmings
Linings, Canvas Cloth and Trimmings.
Terms of Sale—Cash. Deposit of 25% from all buyers. Stock arranged for sale and sold by
LEOPOLD GANS COMPANY,
Tel. Spring 18.

JEWELRY.

Louis L. Firuski, Auctioneer,
70 Bowery,
Will Sell at Public Auction,
Wednesday, Feb. 3, at 1 P.M.
BY ORDER OF
M. Simon & Son, 94 Hester St.
An Exceptionally Valuable Collection of
Oriental Pearl and Diamond Jewelry,
Including a Magnificent
Oriental Pearl Necklace
Containing 78 Pearls, Weighing Over 800 Grains.
ALSO ONE VERY LARGE
Diamond and Pearl Necklace.
And Some Very Fine Loose Oriental Pearls.
On Exhibition at Salesroom Feb. 1 and 2.

MISCELLANEOUS.

Commencing with Lot 4596.
Harry M. Moses, Auctioneer.
Office 189 Broadway.
Last day absolute auction sale
Cafe de Paris
1457 Broadway, at 42nd St.
TODAY, MONDAY, FEB. 1st,
At 10:30 A. M., All the Magnificent Fittings of the
BAR ROOM
in Circassian walnut, comprising front and back bar, [illegible]
FALL OF BABYLON
by Rochegrosse, (French Salon,) [illegible]
LIVERIES and UNIFORMS
TERMS CASH. IMMEDIATE REMOVAL.
Catalogue at Sale.
McCOMBS, RYAN & GORDON, Attorneys,
96 Broadway, New York.

P. R. R.'S INCOME DECREASES

Lines East and West of Pittsburgh Show a Falling Off.

PHILADELPHIA, Jan. 31.—The statement of revenues and expenses of the Pennsylvania Railroad system for the year ending Dec. 31, issued tonight, shows that the total operating revenue for the lines east of Pittsburgh in 1914 was $241,504,700, a decrease of $20,040,560, compared with 1913. The total operating expenses, including railway tax accruals, were $195,310,415, a decrease compared with 1913 of $16,153,523. The railway operating income amounted to $46,194,284, a decrease of $3,887,036.

Operations of the lines west of Pittsburgh during 1914 compared with 1913 showed these results:

Total operating revenue, $111,733,895; decrease, $17,782,902; total operating expenses, including railway tax accruals, $91,779,211; decrease, $16,443,836; railway operating income, $19,954,683; decrease, $1,339,066.

DIVIDENDS.

Coupons Due and Payable at the Office of

A. B. LEACH & CO.

149 BROADWAY, N. Y.

FEBRUARY 1ST, 1915.

- Austin, Ill., School District No. 2
- Bergen County, N. J., Bridge
- Bloomington, Ill., Funding
- Buncombe County, N. C., Funding
- Champaign, Ill., Improvement
- Chickasha, I. T., School
- Coal Township, Penna., Poor House
- Evanston, Ill., Judgment
- Fairfield, Iowa, Ref. Waterworks
- Fairmount, Minn., Water Works Ext.
- Greenfield, Ind., Funding
- Houghton, Mich., Sewer
- Huntington, Ind., School
- Iron Mountain, Mich., Sewer
- Jackson, Mich., Union School District
- Kalamazoo, Mich., Improvement
- Lake Forest, Ill.
- La Grand, Ore., Refunding
- Lancaster, N. Y., Water
- Mechanicville, N. Y.
- Morrison County, Minn.
- New Castle, Pa., School District
- Onero, Wis., Fire House
- Portland Electric Co.
- Pulaski Co., Ind., Court House
- Riverdale, N. J., Road Imp.
- Sherburne Co., Minn., Drainage
- Spring Valley, Ill., Bridge
- Snohomish Co., Washington, School District
- Snohomish Co., Wash., Road
- Union City, Ind.
- Warren Co., Indiana, Bridge
- Wauwatosa, Wis., Water Works

FEBRUARY 13, 1915

- Swayzee, Ind., School

FEBRUARY 15, 1915.

- Centerville, Iowa
- Consolidated Electric Co. of Maine
- Georgia Light, Power & Ry Co.
- Vigo Co., Ind., Funding

FEBRUARY 24, 1915.

- Summitville, Ind., School

The Farmers' Loan and Trust Company

16, 18, 20 and 22 WILLIAM STREET
New York City

Coupons and Dividends due in February are payable at this office on and after February 1st, 1915, as follows:

- Arkansaw Water Company
- Birmingham Water Works Company
- Clinton Water Works Company
- Cornell Steamboat Company
- Citizens Gas Co. of Kankakee
- Commonwealth Water & Light Company of New Jersey
- Gloversville & Broadalbin Railroad Company
- Kokomo Water Works Company
- Lackawanna Iron & Steel Company 5%
- Monongahela Valley Water Company
- Montgomery Street Railway Company
- Peoples Street Ry. Co., Luzerne Co., Scranton, Pa.
- Pyle, James & Sons
- Port of Havana Docks Company
- St. Louis Merchants Bridge Company
- Seymour Water Company
- Stevens Point Water Company
- Union Club
- Victory Manufacturing Company

Dividends

FEBRUARY 1ST, 1915.

- The Farmers' Loan and Trust Company

Winslow, Lanier & Co.

**59 CEDAR STREET
NEW YORK**

THE FOLLOWING COUPONS AND DIVIDENDS ARE PAYABLE AT OUR BANKING HOUSE DURING THE MONTH OF FEBRUARY, 1915:

FEBRUARY 1, 1915.

- The American Cotton Oil Co. 4½ Debentures.
- Cleveland, Akron & Columbus Ry. Co. Cons. Mtge. 4s.
- Cleveland & Pitts. Rd. Co. Gen. Mtge. Ser. "D."
- Gas City, Indiana.
- Marion County, Indiana, Bridge Bonds.
- Massillon & Cleveland Rd. Co. quar. dividend 2%.
- Portsmouth, Ohio, Street Improvement Bonds.
- Wheeling Terminal Ry. Co. 1st Mtge. 4s.

MARYLAND TRUST COMPANY, TRUSTEE, TIMBER CERTIFICATES OF BENEFICIAL INTEREST IN THE KIRBY LUMBER COMPANY CONTRACT WITH THE HOUSTON OIL COMPANY OF TEXAS.

Notice is hereby given that the Interest Coupon, due February 1, 1915, on the Second Issue, and on the New Series, of Timber Certificates of Beneficial Interest in the Kirby Lumber Company Contract, the Principal of Series "D" Second Issue of said Certificates, and the Principal of $100,000 of New Series of said Certificates drawn by lot and called for redemption in special advertised notice of the Houston Oil Company, will be paid at maturity, February 1, 1915, upon presentation at the Office of the MARYLAND TRUST COMPANY, in the City of Baltimore, or at the Office of its Agent, THE CHASE NATIONAL BANK in the City of New York.

MARYLAND TRUST COMPANY, Trustee.
Baltimore, Maryland, January 30, 1915.

$16,500,000

Republic of Cuba

FOUR AND ONE-HALF PER CENT. GOLD BONDS, DUE 1949.

Coupons due February 1, 1915, of the above Bonds will be paid on presentation at our office on and after that date.

SPEYER & CO.

New York, January 30, 1915.

120TH SEMI-ANNUAL CASH DIVIDEND. Illinois Central Railroad Company.

The Board of Directors has this day declared a semi-annual dividend of two and one-half per cent. (2½%) in cash, payable March 1st, 1915, to holders of the Capital Stock of the Illinois Central Railroad Company as registered at the close of business Monday, February 8th, 1915.

D. R. BURBANK, Secretary.
New York, January 27th, 1915.

PRESSED STEEL CAR COMPANY.

New York, Jan. 27, 1915.

PREFERRED DIVIDEND NO. 64.

A quarterly dividend of ONE AND THREE-QUARTERS PER CENT. (1¾%) will be paid February 24th, 1915, to Preferred Stockholders of record at closing of Transfer Books February 3rd, 1915. Preferred Transfer Books will reopen February 24th, 1915.

H. E. SWARTZ, Assistant Treasurer.

JEFFERSON & CLEARFIELD COAL & IRON COMPANY.

A dividend of one and one-quarter per cent. has been declared on the preferred stock of this company, payable February 15, 1915, to stockholders of record February 9th, 1915, at 3:00 P. M. Checks will be mailed by the Fiscal Agents of the Company.

GEORGE H. CLUNE, Treasurer.
Rochester, N. Y., Jan. 29, 1915.

John I. Cole, Son & Co.
EXPERT BANK EXAMINERS AND ACCOUNTANTS
Auditing, Examining, Systematizing
Tel. 4861 Cort. 170 BROADWAY, NEW YORK CITY.

THE EUROPEAN MARKETS

LESS ACTIVE IN LONDON.

Discussion of Reduction of Minimum Prices Checks Trading.

Special Cable to THE NEW YORK TIMES.

LONDON, Jan. 31.—A slightly less active week in stocks closed dull. The passing of the Steel Corporation's dividend killed activity in the market for American stocks here. A minimum price of 50 is still maintained for Steel common, at which price, of course, there are no buyers. Dealings in the new Chicago, Milwaukee & St. Paul bonds were forbidden here yesterday, but the rights to subscribe are changing hands.

The Rumanian loan of £5,000,000 will be in the shape of a private advance by the Bank of England for purchases to be made in this country. The interest in the transaction is purely political. The rumor of a united loan for all the allied powers may be discredited, but none the less the outcome of the conference of the Ministers of Finance of the allied powers is eagerly awaited.

The advisibility of concentrating gold reserves or of encouraging individual banks to accumulate private stores of the metal are being discussed here, following the speech by Sir Edward Holden, who praised the concerted action of New York bankers in last year's crisis. Sir Edward estimates that bankers here hold £50,000,000 gold apart from the £69,000,000 held by the Bank of England and the £22,500,000 held by the Treasury.

The scheme for a national dye company with £2,000,000 of capital to receive State assistance has been revived. The reduction in the trading of stocks last week was largely due to uncertainty regarding reductions in minimum prices for British and Colonial Government securities. The proposed reductions are approved by some bankers and generally by the Stock Exchange. The Treasury's decision in regard to the matter may be announced this week. Hardly any advantage was taken of the Bank of England's offer to advance funds to those who had made loans to the Stock Exchange. The offer is no longer open. There is very active demand for short term issues maturing within one year.

BOURSE REGAINS POISE.

Normal Conditions Return, Although Business Volume Is Small.

Special Cable to THE NEW YORK TIMES.

PARIS, Jan. 31.—Although the volume of business on the Bourse is small, the atmosphere of the market is gradually becoming normal in the counterbalancing of operations on the short side by operations on the long side. Bank shares, Rio Tintos, and other leading active issues fluctuate satisfactorily with a fairly wide range of prices. There is some activity in the official market, but the curb is idle for lack of the support of arbitrage transactions with London.

Finance Minister Ribot's declarations in respect to the nation's preparedness to sustain the financial cost of the war to the utmost requirement have given great satisfaction. The French 3½ per cent. bonds, which soon will be convertible into the forthcoming issue of Treasury bills, are still regarded as the most attractive issue in the market. Last week's price for these bonds was maintained despite profit taking.

The excellent position of the Treasury was confirmed at the annual meeting of the stockholders of the Bank of France. The bank will soon resume the publication of its weekly statements. The foreign exchanges are steady and the market has developed considerable activity.

BONDS ON STOCK EXCHANGE

Week Ended Jan. 30, 1915.

	Last Week.		Year to Date.	
Total sales	$12,945,000		$56,546,000	
Same period last year	22,826,600		$89,362,000	
	High.	Low.	High.	Low.
Average price 40 bonds	83.96	83.65	83.96	81.51
Same period last year	89.36	89.09	89.36	86.40

	High.	Low.	Last.	Sales.
Adams Express 4s	71½	71¼	71¼	3½
Am. Ag. Chem. 5s	101	100¼	100¼	13
Am. Cotton Oil 5s	93⅝	92½	93½	151
Am. Cotton Oil 4½s	100	99⅞	100	29
Am. Dock & Imp. 5s	103⅝	103½	103⅝	4
Am. Hide & L. 6s	101⅛	101⅛	101⅛	5
Am. Ice Securities 6s	85	84	84	3
Am. Smelt. Sec. 6s	104½	104¼	104¼	40
Am. T. & T. cv. 4½s	99⅝	99	99¼	385
Am. T. & T. col. 4s	89	88⅝	89	27
Ann Arbor 4s	66½	66½	66½	1
Armour 4½s	93	92⅝	92⅝	92
A., T. & S. F. gen. 4s	95⅛	94⅝	94⅞	100
A., T. & S. F. adj. 4s	86⅝	86⅝	86⅝	10
A., T. & S. F. adj. 4s, sta	87	86½	86½	27
A., T. & S. F. cv. 4s, 1955	95⅛	94½	95	12
A., T. & S. F. cv. 4s, 1960	95⅛	94½	95¼	162
A., T. & S. F. 5s	101⅞	101⅛	101⅛	8
A., T. & S. F., East Okla. 4s	94	94	94	1
Atl. & C. Air L. 4½s	94⅞	94¾	94¾	40
Atl. Coast L. 4s	91½	91	91½	15
Atl. C. L., L. & N. col. 4s	87¼	87	87	18
Baldwin Loco. 5s	100⅝	100⅝	100⅝	1
B. & O. pr. lien 3½s	92⅛	91⅛	92⅛	76
B. & O. gold 4s	91½	90	90	31½
B. & O. gold 4s, reg	89	89	89	½
B. & O. cv. 4½s	87⅝	86¼	86⅝	225
B. & O. South. 3½s	90½	90¼	90¼	3
B. & O., P., L. E. & W. 4s	83	82¼	82½	22
Beth. St. ext. 5s	100	99⅞	99⅞	48
Beth. St. ref. 5s	87⅞	87½	87½	109
B. R. T. gold 5s	102½	101⅞	102	9
B. R. T. 5s, 1918	100	99⅝	99⅞	93
B. R. T. ref. cv. 4s	83	83	83	1
Brook. Un. Elev. 5s	100⅛	100	100⅛	8
Brook. Un. Gas 5s	104¼	104¼	104¼	3
Bur., C. R. & Nor. col. tr. 5s	99½	99½	99½	5
Bush. Term. Bldg. 5s	85	84½	84½	8
Cal. Gas & El. 5s	93⅝	92⅝	92⅝	26
Can. Co. con. 5s, Ser. A	103⅛	103¼	103¼	1
Cent. of Ga. con. 5s	102⅝	102⅝	102⅝	5
Central Leather 5s	99⅛	98⅝	99⅛	121
C. of N. J. 5s, reg	114	114	114	1
Central Pacific 1st 4s	89⅛	88	88	127½
Central Pacific 3½s	88⅝	88⅝	88⅝	1
C. & O. con. 5s	104⅛	103⅝	103⅝	6
C. & O. gen. 4½s	90⅛	90⅛	90⅛	2
C. & O. cv. 4½s	76½	74½	74½	171
Chicago & Alton 3s	60	60	60	1
C., B. & Q. joint 4s	96¾	96¼	96¼	278
C., B. & Q. jt. 4s, reg	96¼	96¼	96¼	3
C., B. & Q., Ill. Div. 3½s	82½	82¼	82½	11
C., B. & Q., Ill. Div. 4s	94⅛	94	94⅛	5
C., B. & Q. gen. 4s	92¼	91¼	91¼	107
Chi. & E. Ill. ref. 4s	29	29	29	11
Chi. & E. Ill. gen. 5s	74	73	73	16
Chi. G.L. & C. 1st 5s	101½	101½	101½	1
Chi. Gt. Western 4s	73⅝	70½	71	46
C., I. & L. ref. 6s	117	117	117	2
C., M. & St. P. ref. 4½s	90	89⅝	89¾	67
C., M. & St. P. cv. 4½s	97⅝	97	97	121
C., M. & St. P. cv. 5s, w. i.	102⅞	102¼	102½	1229
C., M. & St. P. gen. 4s, Series A	91	91	91	10
C., M. & St. P. gen. 4½s	101⅛	101¼	101½	22
C., M. & St. P. 4s, '34	89½	87⅝	89½	3
C., M. & St. P., C., P. & W. 5s	103⅝	103⅛	103⅝	37
C., M. & St. P., Dubuque 6s	107¼	107	107¼	12
C. & N. W. gen. 4s	92⅝	92⅝	92⅝	2
C. & N. W. gen. 4s, stamped	92⅛	92⅛	92⅛	1
C. & N. W. gen. 3½s	81	80⅞	81	26
C & N. W. deb. 5s, 1933	103	103	103	10
Chicago Railways 5s	97⅛	96⅝	96⅝	21
C., R. I. & P. ref. 4s	70⅛	69⅛	70	83
C., R. I. & P. deb. 5s	57½	55½	57	166
C., R. I. & P. gen. 4s	84	83⅝	84	21
C., R. I & P. col. 4s	25	23⅝	24¼	82
C., R. I. & P. col. 4s, c. t. r.	25½	23½	24½	320
C., St. P., M. & O. 6s	117⅝	117⅝	117⅝	2
C., St. P., M. & O. deb. 5s	101½	101¼	101¼	6
C., St. P., M. & O. deb. 3½s	90	90	90	2
Chi. & W. I. con. 4s	80	80	80	15
Col. & South. 1st 4s	90	89½	90	12
Col. & S. ref. 4½s	83⅝	83⅝	83⅝	10
Consol. Gas deb. 6s, w. i.	114⅝	113⅛	113½	703
Corn Prod. Ref. s. f. 5s, '34	94	93½	93½	2
Consol. Tobacco 4s	97⅝	97⅝	97⅝	2
Cumberland Tel. 5s	97⅝	97	97⅛	5
Del. & H. deb. 4s, '16	99½	99⅝	99½	26
Del. & Hud. ref. 4s	96	95	96	50
Den. & R. G. ref. 5s	47	46¼	46¼	25
Den. & R. G. con. 4s	78	77⅝	78	18
Detroit Edison 5s	102½	102	102½	16
Det. & Mack. 1st 4s	80	80	80	1
Detroit United 4½s	71½	70⅝	70⅝	7
Distillers Sec. 5s	55⅝	54	54	28
Duluth & Iron R. 5s	100	100	100	2
Du Pont Powder 4½s	84⅝	84⅝	84⅝	17
Elgin, Joliet & E. 5s	105	105	105	1
Erie 1st cv. 4s, Ser. A	63	62	62½	54
Erie 1st cv. 4s, Ser. B	65½	64½	64⅝	75
Erie Gen. 4s	69¼	69⅛	69¼	4
Erie-Penn. col. 4s	87½	87½	87½	2
Erie con. 4s	84	83	83	19
Florida E. Coast 4½s	91	89½	89½	7
General Elec. deb. 5s	105	104½	104½	2½
General Motors 6s	101½	101	101½	72
Granby Con. cv. 6s	98	98	98	1
Green Bay & W. deb. B	12	11⅝	11⅝	12
Hocking Valley 4½s	95	95	95	1
H., E. & W. T. 1st 5s	103	103	103	1
Hous. & T. C. gen. 4s	95½	94⅝	95½	22
Hud. & M. 1st & ref. 5s	79	78½	78½	8
Hud. & M. adj. inc. 5s	29¼	28½	29	67
Ill. Central ref. 4s	87¼	86⅝	87	31
Ill. Central 4s, 1953	86	86	86	1
I. C., C., St. L. & N. O. joint 5s	99⅝	98½	99¼	176
Ill. C., Cairo Bridge 4s	86¼	86¼	86¼	1
Illinois Steel 4½s	87	86	86	60
Indiana Steel 5s	100⅛	99⅝	100	46
Insp. Cop. 6s, 1922	99⅝	98½	99¼	56½
Insp. Cop. 6s, 1919	97⅝	96⅝	97¼	104
Inter.-Met. 4½s	75¼	74⅝	75	193
Int. R. T. 1st ref. 5s	98	97⅞	97⅞	63
Internat. Nav. 5s	41¼	41	41	16
Int. Mer. Marine 4½s	38	34	34	137
Internat. Paper cv. 5s	82	82	82	1
Internat. Paper 6s	101¼	101¼	101¼	42
Int. Steam Pump 5s	43½	43½	43½	2
Iowa Central 1st 5s	85	85	85	1
Iowa Central ref. 4s	44¼	41	41	31
K. C., Ft. S. & M. 4s	72¼	72	72	30
Kan. City S. 3s	68	67⅝	67⅝	9
Kan. City South. 5s	91⅛	91	91	59
Keokuk & D. M. 1st 5s	84	84	84	1
Kings Co. Elev. 4s, sta	82½	82½	82½	1
Lack. St. 5s, 1915	100	100	100	3
Lack St. 5s, 1923	90⅛	90⅛	90⅛	2
Laclede Gas 1st 5s	101	100⅞	101	7
Laclede G. ref. 5s	98½	98	98½	4
Lake Shore 4s, 1928	92⅝	92½	92½	17
Lake Shore 4s, 1931	92⅛	91⅞	92	59
Liggett & Myers 7s	124½	123½	123½	10
Liggett & Myers 5s	102	101½	101½	39
Long Isl. gen. 4s	87⅝	87⅝	87⅝	4
Lorillard 7s	123½	122⅝	122⅝	15
Lorillard 5s	101⅞	101⅛	101⅛	12
Lorillard 5s, reg	101⅝	101⅝	101⅝	½
L. & N., A., Knox. & Cin. 4s	88	87	88	6
L. & N., St. L. Div. 6s	107½	107½	107½	10
L. & N., S. & N. Ala. 5s, '63	102	102	102	1
Louis. & Nash. un. 4s	94⅛	93⅝	94⅛	10
Man. Con. 4s	91	90	90	7
Man. Con. 4s, tax ex.	91	90⅝	91	9
Mex. Pet. cv. 6s, Ser. A	96¼	96¼	96¼	1
Mex. Pet. cv. 6s, Ser. C	95	95	95	5
Mich. Cent. 3½s	79⅞	79⅞	79⅞	5
Milwaukee Gas 4s	91	90½	91	14
Mil., Sp. & N. W. 4s	91	91	91	4
M. & St. L. ref. 4s	43	43	43	11
M. & St. L. con. 5s	88	88	88	2
M., St. P. & S. S. M. con. 4s	92¾	92¾	92¾	1
M., K. & T. 1st 4s	79⅝	79	79⅝	25
M., K. & T. 2d 4s	57	57	57	19
M., K. & T. s. f. 4½s	69⅞	69⅛	69⅞	11
M., K. & T. of T. 5s	85	82½	85	3
Mo. Pacific 5s, 1920	90	90	90	2
Mo. Pacific 5s, 1917	95	94	94	25
Mo. Pacific 4s	46½	44	44½	48
Mo. Pacific con. 6s	101¼	101¼	101¼	5
Mo. Pacific cv. 5s	45¼	41½	42¼	129
Mont. P. 5s, Ser. A	91¼	90⅝	90⅝	42
M. & E. ref. 3½s	84	84	84	10
N., C. & St. L. cn. 5s	105⅝	105¼	105⅝	5
Nassau Electric 4s	78	78	78	2
Nat. Enam. & S. 5s	93	92½	93	6
N. O., M. & Chi. 5s	35	35	35	14
N. Y. Cent. gen. 3½s	81¼	80½	80½	26
N. Y. C., L. S. cl. 3½s	73⅝	73¼	73⅝	12
N. Y. G., E. L., H. & P. 4s	85⅝	85⅝	85⅝	8
N. Y. G., E. L., H. & P. 5s	103⅝	103	103¼	23
N. Y., N. H. & H. cv. 6s	106	105½	105½	63
N. Y., N. H. & H. cv. 6s, reg	105	105	105	1
N. Y., N. H. & H. cv. 3½s	63¾	63¾	63¾	1
N. Y., N. H. & H. non-cv. 4s, '55	72	72	72	20
N. Y. Rys. ref. 4s	72⅝	72½	72½	32
N. Y. Rys. adj. 5s	55	53⅝	54	107
N. Y. Telep. 4½s	96⅛	95½	95⅞	15
N. Y., W. & B. 4½s	70⅛	68	68	33
Niagara Falls P. 5s	101	101	101	5
Norf. & West. cn. 4s	93⅝	92¾	92¾	26
Norf. & W. cv. 4½s	102¼	102¼	102¼	1
Norf. & W. cv. 4s	101⅝	101½	101½	12
Norf. & W. 10-25 yr. cv. 4s	102	102	102	9
Norf. & W. Div. 4s	88½	88¼	88¼	7
N. & W., P. C. & C. 4s	90	89⅞	90	7
Northern Pac. 4s	92⅞	92¼	92⅝	157½
Northern Pacific 3s	64⅝	64¼	64¼	49
Ont. Power s. f. 5s	95¼	95	95¼	13
Oreg. & Cal. 1st 5s	101½	100⅞	100⅞	38
O. R. R. & N. 4s	90⅛	90½	90½	1
Ore. S. L. ref. 4s	91⅞	91⅛	91⅝	19
Ore. S. L. 1st 6s	108⅛	108⅛	108⅛	1
Pac. of Mo. 1st 4s	86⅞	86⅞	86⅞	1
Pac. T. & T. 5s	97⅝	97¼	97½	23
Penn. 4s, 1943	98⅛	98	98	15
Penn. con. 4s, 1948	98⅝	97	97	36
Penn. 3½s, 1915	100	99⅞	100	200
Penn. Co. gtd. 4s	92½	92½	92½	4
Penn. gtd. 4½s	102⅛	100⅛	102⅛	4
People's Gas ref. 5s	101	100⅞	101	6
People's Gas con. 6s	111½	111½	111½	1
Public Service 5s	89	87½	87½	20
Ray Con. C. cv. 6s	106⅜	105½	106⅛	31
Ry. S. S. L. T. 1st 5s	96½	96½	96½	1
Reading gen. 4s	94⅝	94⅛	94½	34
Read. gen. 4s, reg	92½	92½	92½	2
Rens. & Sara. 7s	113⅝	113⅝	113⅝	1
Rep. I. & S. 5s, '40	92⅞	92	92½	16
Rio G. W. 1st 4s	71¾	70⅞	70⅞	6
Roch. & P. 1st 6s	107⅛	107⅛	107⅛	1
St. L., I. M. & So. gen. 5s	100¼	100	100	39
St. L., I. M. & S. unif. 4s	70¼	70¼	70¼	1
St. L., R. M. & P. 5s, t. r	77	77	77	3
St. L. & S. F. Ry. gen. 5s	99½	99	99	5
St. L. & S. F. R. R. gen. 5s, t. r	42	42	42	1
St. L. & S. F. R. R. gen. 5s, t. r. sta	42½	40	42	12
St. L. & S. F. ref. 4s, t. r. sta	66	65½	65½	6
St. L. S. W. 1st 4s	79⅝	79	79⅝	13
St. L. S. W. con. 4s	60	60	60	2
St. P., M. & M. 4½s	101⅛	101⅛	101⅛	1
St. P. & N. P. 6s	109⅛	109⅛	109⅛	1
San. A. & A. P. 4s	80	79	79	3
Sea. Air L. g. 4s, sta	83	80	83	6
Sea. Air L. adj. 5s	71⅝	68¾	69½	103
So. Car. & Ga. 1st 5s	100	100	100	2
South. Bell Tel. 5s	98	97½	97¾	22
South. Pacific col. 4s	86¼	85	85	16
South. Pacific cv. 4s	83½	82¾	82¾	391
South. Pacific ref. 4s	88⅝	87	87	134½
South. Pacific cv. 5s	99⅝	98⅝	99	482½
South. Ry. 1st 5s	101	100¼	100¼	72
South. Ry. gen. 4s	69	67	68	104
So. Ry. gen. 4s, reg	67	67	67	2
So. Ry., M. & O. col. 4s	74	74	74	3
St'd Milling 5s	90	89⅝	90	2
Tenn. C. & I., Birm. Div. 6s	101½	101½	101½	2
Texas & Pac. 1st 5s	95⅞	95	95	9
Texas Co. cv. 6s	100	99½	99⅞	277
Third Avenue ref. 4s	82½	81⅞	82⅛	95
Third Avenue adj. 5s	82¼	79⅜	79⅝	389
Tol., St. L. & W. 4s	49	46½	49	5
T., St. L. & W. pr. lien 3½s	78	78	78	1
U. E. L. & P. 5s, '33	89	89	89	1
Union Pacific 1st 4s	97	96¼	96½	92½
Union Pac. cv. 4s	90⅛	89⅝	90	67
Union Pac. ref. 4s	90⅜	90	90⅛	30
Un. R. R. of S. F. 4s	52½	50	50	44
U. S. Rubber 6s	102½	102¼	102⅜	20
U. S. Steel 5s	102⅛	100⅝	101	414
U. S. Steel 5s, reg	101⅜	100¾	100¾	26½
Virg. Ry. 1st 5s	99⅛	98	99	34
Va.-Carolina Chem. 5s	95½	95¼	95¼	1
Va. Midland gen. 5s	102	102	102	5
Wabash 1st 5s	100	99⅝	100	66
Wabash 2d 5s	94	92	94	36
Wabash ref. 4s	26¼	25	25½	45
W. ref. 4s, eq. tr. r., sta	21½	21	21½	81
W., P. Term. 1st 4s, tr. ctfs	8¼	8	8¼	5
Western Electric 5s	101⅝	101¼	101⅝	8
West. Maryland 4s	68⅝	66¼	68⅝	66
W. N. Y. & P. gen. 4s	78½	78½	78½	1
West'house E. & M. cv. 5s	94	93¼	94	28
W. Un. T. r. e. 4½s	92	91½	92	12
W. U. T. col. tr. 5s	97	96¼	96¼	8
West Shore 4s	92	91⅝	91½	20
Wheel. & L. E. con. 4s	65¾	65¾	65¾	5
Wisconsin Cent. 4s	87	86½	87	9
Total sales				$12,237,500

Government Bonds.

	High.	Low.	Last.	Sales.
U. S. 3s, registered	101½	101½	101½	1
U. S. 2s, registered	99¼	99¼	99¼	27
Japanese 4½s	78	78	78	½
Japanese 4½s, 2d ser.	80	80	80	7
Japanese 4½s, 2d ser., German sta	78⅛	76½	77	77
Rep. of Cuba 5s, 1914	94	94	94	7
Rep. of Cuba 5s, 1904	96⅝	96½	96½	26
Total sales				$145,500

State Bonds.

	High.	Low.	Last.	Sales.
N. Y. Canal 4s, 1962	100⅝	100¼	100⅝	6
N. Y. Canal 4s, 1960	100½	100½	100½	4
N. Y. State 4s, 1962	100⅝	100⅝	100⅝	5
N. Y. State 4½s	108½	108⅜	108½	25
Va. def. 6s, B. B., & Co. ctfs.	60	57	57	151
Total sales				$191,000

New York City Issues.

	High.	Low.	Last.	Sales.
3½s, Nov., 1954	85⅞	85⅞	85⅞	1
4s, 1957	96⅝	96¾	96¾	3
4s, 1957, registered	96⅝	96⅝	96⅝	1
4s, 1958	97	96⅞	97	13
4s, 1959	97	96⅝	96⅝	33
4¼s, 1960	100¼	100	100	78
4¼s, 1964	100⅛	100	100⅛	182
4½s, 1963	105⅛	105	105	20
4½s, May, 1917	101	101	101	2
4½s, May, 1957	104⅞	104⅝	104⅝	12
4½s, Nov., 1957	105	104⅝	104⅞	26
Total sales				$371,000
Grand total				$12,945,000

CURB MARKET OF THE WEEK.

The transactions in the leading securities on the Curb for the week ended Saturday, Jan. 30, were as follows:

INDUSTRIALS.

Sales.		High.	Low.	Last.	Net Ch'ge.
300	Br.-A. Tob., ord.	19	18⅝	18⅝	− 1⅛
1,200	Br.-A. Tob., ord. bearer	19⅝	19	19	− ½
380	Electric Boat	36	35	35	+ ½
400	Elec. Boat pf.	54	52	53½	+ 2
450	Houston Oil	12	11⅛	11⅞	+ ⅝
475	Int. R. Tr. cfs.	8½	7½	8	..
1,457	Kelly Spring'ld	102½	93½	99½	+ 6
790	K. Sp. T. new 1st pf.	84½	82	83½	+ 1
322	K. Sp. T. new 2d pf.	117	108	117	+10
60	Marconi of A.	2½	2½	2½	..
2,120	Nat. C. & S.	54½	51	54½	+ 3¾
1,185	N. C. & S. pf.	98	96½	97½	− ½
3,300	Rik. & Heg. C.	7⅝	7⅛	7⅛	− ⅛
3,300	Sterl. G., w. i.	3¾	3⅜	3⅜	+ ⅛
110	Stewart War.	51⅝	50	50	..
2,900	Tob. Prod.	95	89½	94⅝	+10⅝
300	U. C. S. of A.	96⅛	95	95	− 1
15,600	U. Cig. St. new	9⅝	9⅜	9⅝	− ⅛
3,030	U. Cig. S. pf. n.	11⅛	11⅛	11⅛	+ ⅛
38,500	U. Prof. S. n.	4½	3¾	4⅛	+ ⅛
100	Way. O. & G.	4⅛	4⅛	4⅛	+ ⅛
270	Willys Overl'd	91½	90	91½	− 1
6,100	World's Film	5⅛	4⅝	4⅝	− ¼
	STANDARD OIL SUBSIDIARIES.				
600	Anglo-Am. Oil	15⅛	14⅝	14⅝	− ¼
230	Atl. Refining	650	615	625	−25
51	Buckeye P. L.	118	112	115	− 3
101	Cont. Oil	234	223	230	− 2
148	Crescent P. L.	42	40	40	− 2
68	Galena Sig. Oil	171	166	166	− 6
1	Gal. Sig. O. pf.	141	141	141	− 2
240	Ill. P. L. w. i.	135	128	132	− 4
50	Ind. P. L.	105	102	102	+ 2
335	Natl. Tran.	37½	36½	37	− ½
12	N. Y. Transit	232	230	230	− 2
83	Nor. Pipe L.	100	95	96	− 2
258	Ohio Oil	142	137½	137½	− 4½
782	Pierce Oil new	15½	14	14½	− ⅝
385	Prairie O. & G.	485	472	475	..
650	P. P. L. w. i.	168	150	155	−15
195	Prairie O. & G. ex rts	260	245	253	+18
1	Solar Refining	262	262	262	+ 2
160	S. Penn Oil	300	287	294	..
38	South. P. L.	224	220	224	− 1
450	St'd O. of Cal.	308	291	296	−10
385	St'd O. of Ind.	471	449	450	−15
27	St'd O. of Kan.	385	380	380	− 2
4	St'd O. of Ky.	250	250	250	− 7
4	St'd O. of Neb.	325	325	325	−18
192	St'd O. of N. J.	403	399	400	− 7
355	St'd O. of N. Y.	200	195	197	− 2½
2	St'd O. of Ohio	430	430	430	− 5
5	Swan & F. Co.	160	155	160	− 6
50	Union Tank	84½	83	84	− 1
175	Vacuum Oil	202	197	197	− 3
	MINING.				
88,000	*Atlanta	43	35	41	+ 2
4,400	*Blue Bell	5	4½	4½	− ½
16,100	*Blue Bull	9½	8	8½	− ½
2,068	Braden Copper	7⅛	6⅝	6⅞	− ⅛
2,200	Can. Copper	1⅝	1⅛	1⅛	− ⅛
9,700	*C. O. D. Con.	8	6½	7	− 1
1,500	*Comb. Fract.	10	9	9	..
2,000	Con. Ariz. Sm.	⅛	1/16	⅛	..
2,500	C. Nev.-Utah	¼	⅛	⅛	− 1/16
300	Davis-D Cop.	1¼	1⅛	1⅛	+ ¼
7,000	*Dia. B. Butte	5	4	4½	..
15,800	*Florence	82	62	81	+18
2,500	Gold Hill	[illegible]	[illegible]	[illegible]	− 1/16
5,100	Gold. Con.	1 1/16	1½	1½	− 1/16
77,900	*Goldfield Mer.	41	31	36	− 2
40	Green-C., new	24	24	24	..
1,000	*Halifax Ton.	31	30	30	..
200	*Inter M. Dev.	23	22	22	− 5
55,700	Jumbo Exten.	1⅜	1¼	1¼	− ⅛
850	Kerr Lake	5	4⅝	4⅝	− ⅛
33,300	*Kewanas	32	26	30	+ 2½
14,250	*Lone Star	11	9	10½	+ ½
2,040	*McK.-Dar.	53	45	45	− 7
200	M. Co. of Am.	2¼	2¼	2¼	..
2,000	*Nev. Hills	37	35	35	+ 6
200	Nip. M. Co.	5⅝	5⅝	5⅝	− ⅜
48,300	*Oro	15	13	14	+ 2
4,000	*So. Utah M.	11	10	10½	..
1,800	Stand. S. L.	1⅜	1¼	1⅜	..
15,200	Stewart	1⅛	1	1 1/16	..
70,200	*Ton. Merger	46	32	43	+12
3,800	Ton. Exten.	2 13/16	2⅝	2¾	..
1,800	Ton. M. of N.	7⅝	7½	7⅝	..
2,400	Tularosa	½	½	½	− ¼
800	Tuo. Copper	28	23	25	..
6,100	*W. E. Con.	56	52	56	..
5,800	*W. E. Ext.	4	3	3	− ½
1,990	Yukon G. M.	2⅞	2¼	2½	− ⅜
	BONDS.				
$1,000	A., G. & W. I. 5s	62	62	62	+ 1¼
8,000	Br. Cop. 6s	145	141½	145	+15
95,000	Chi., & N. W. 5s	110½	109¼	109⅝	− ⅝
1,025,000	Penn. Ne. 4½s w. i.	105⅞	104⅝	104⅝	..
11,000	W. Pac. 5s	38	36	38	+ 2⅜

*Cents per share.

CONSOLIDATED EXCHANGE.

Week Ended Jan. 30, 1915.

Sales.		First.	High.	Low.	Last.
70	Alaska G. M.	27⅞	28⅛	27⅝	27⅞
1,390	A. G. r.	28c.	29c.	27c.	29c.
20	A.-Chal. Mfg.	9⅝	9⅝	9⅝	9⅝
13,380	Amal. Copper	57½	57½	52¼	53⅞
3,170	Am. B. Sug.	33⅝	38¼	33⅝	38
3,500	Am. Can	29⅞	30⅛	27⅛	28⅛
130	Am. C. & F.	47⅛	47⅛	44½	44½
50	Am. Cot. Oil	45	45	45	45
80	Am. Ice Sec.	24⅝	24⅝	23	23⅛
10	Am. Locom'e	24⅛	24⅛	24⅛	24⅛
1,270	Am. S. & R.	62½	62⅝	59⅞	61⅛
490	Am. Sug. R.	107⅛	111⅛	107	111
10	Am. Tel. & T.	120⅝	120⅝	120⅝	120⅝
490	Ana. Cop. Co.	28	28	26⅛	26⅛
110	A., T. & S. Fe	96⅛	96⅛	93⅝	93⅞
690	Balt. & O.	73⅝	74⅛	72⅝	73
740	Beth. Steel	48⅞	49⅝	47⅞	48⅛
320	B. R. Tran.	87⅛	88	86⅝	86⅝
10	Cal. Pet.	16⅝	16⅝	16⅝	16⅝
730	Can. Pacific	165½	165⅞	156⅛	158⅞
900	Cent. L. Co.	34⅝	34⅝	33⅛	33⅞
380	Ches. & O.	45⅛	46⅛	43⅛	44
40	Chi. G. W. pf.	31⅛	31⅛	30	30
440	C., M. & St. P.	92	92⅝	88⅛	88⅛
50	C., M. & St. P. rts	⅛	⅛	⅛	⅛
140	Chino Cop.	36⅛	36⅝	35⅝	36⅛
70	Col. F. & I.	25⅝	25⅝	25	25
50	Corn P. R.	9½	9½	9⅛	9⅛
80	D. & Rio G.	7⅛	7⅛	7⅛	7⅛
70	D. & R. G. pf.	11	11	11	11
3,290	Erie	22⅝	23½	22	23
260	Erie 1st pf.	36	37½	36	37
130	Great Nor. pf.	117	117	113⅞	114⅞
320	Gt. N. C. for Ore Prop.	33⅛	33⅝	31⅛	31⅛
340	Guggen. Exp.	51⅛	51⅛	49⅛	50⅛
110	Insp. Cop.	18⅞	18⅞	18⅞	18⅞
120	I.-M. V. T. c.	12⅛	12⅛	11⅞	12⅛
830	Inter.-Met. pf.	51	51⅛	51	52⅛
60	Kan. C. So.	23	23	22⅛	22⅛
940	Lehigh Val.	137⅞	138⅝	134⅝	134⅝
920	Mex. Petrol.	65	74⅛	65	72⅝
50	Miami Cop.	19	19	19	19
490	M., K. & T.	11⅛	12⅛	10	10
4,520	Mo. Pacific	12⅛	13⅝	11⅛	12⅛
70	Nev. C. Cop.	13	13	12⅛	12⅛
810	N. Y. Cent.	92	92⅛	88⅝	89
680	N. Y., N. H. & H.	54	54	49	50
20	N. Y., O. & W.	23	23	23	23
30	Norf. & W.	102⅝	102⅝	102⅝	102⅝
350	Nor. Pac.	105⅛	105⅛	103⅛	103⅛
380	Penn. R. R.	107⅛	107⅛	106	107⅛
390	Pitts. Coal	18⅛	18⅝	18⅛	18⅝
510	P. Steel C.	33⅛	33⅛	28⅝	28⅝
100	Ray Con. C.	17⅛	17⅛	16⅝	16⅝
41,860	Reading	150⅛	151⅛	144⅛	145⅞
150	Rep. I. & S.	19⅝	19⅝	19	19
50	Rock Isl. Co.	⅝	⅝	½	⅝
1,350	So. Pacific	86⅝	87⅛	83⅝	85
260	So. Ry. ext.	17⅝	17⅝	16⅝	17⅝
40	S. Ry. pf. ex.	61	61	60⅝	60⅝
120	Stude'r Co.	42⅛	42⅝	40⅛	41⅛
520	Tenn. Cop.	31⅛	32	30⅛	32
50	Tex. & Pac.	12⅛	12⅛	12⅛	12⅛
1,620	Third Ave.	43⅝	48⅛	43	47⅛
80	U. B. & P. Co.	5⅛	5⅛	5⅛	5⅛
18,760	Union Pacific	121¼	122⅝	118⅛	119⅝
20	U. S. I. A. pf.	73	73	73	73
110	Un. S. R.	57⅝	57⅝	56	57⅛
17,965	U. S. Steel	52	52	40	40
140	U. S. S. pf.	104	105	103⅝	104⅝
1,290	Utah Copper	54⅛	54⅝	52⅝	53⅝
10	Wabash	1½	1½	1½	1½
10	Wabash pf.	2⅞	2⅞	2⅞	2⅞
240	W. U. Tel.	62⅛	63⅝	62⅝	63⅝
200	Wes. E. & M.	70⅝	70⅝	70⅝	70⅝
129,325					

COLUMBIA TRUST COMPANY
CAPITAL $2,000,000
SURPLUS $7,000,000

COPARTNERSHIP NOTICES.

The undersigned take pleasure in announcing that they have this day formed a partnership which will combine and continue the business of

BLAKE BROTHERS & COMPANY
and
EDGERLY & CROCKER,

in commercial paper, stocks and bonds, at 44 Wall Street, New York City, and 111 Devonshire Street, Boston.

The firm name will be
BLAKE BROTHERS & COMPANY,
Members N. Y. & Boston Stock Exchanges.

JOSEPH EPES BROWN,
HOWLAND DAVIS,
LOUIS BACON,
GEORGE B. HARRIS,
EUGENE J. FABENS,
J. A. LOWELL BLAKE,
LAURENCE P. DODGE,
HOWLAND S. DAVIS.

February 1, 1915.

Messrs. Theodore Marache of New York and R. H. Jones of Boston will continue with the new firm in the respective bond departments, as heretofore.

The partnership heretofore existing under the firm name of
BLAKE BROTHERS & COMPANY
has expired by limitation.

JOSEPH EPES BROWN,
HOWLAND DAVIS,
THEODORE MARACHE,
GEORGE B. HARRIS,
REGINALD HEBER JONES,
J. A. L. BLAKE.

January 31, 1915.

The partnership heretofore existing under the firm name of
EDGERLY & CROCKER
is this day dissolved.

LOUIS BACON,
EUGENE J. FABENS,
LAURENCE P. DODGE.

Boston, January 31, 1915.

Chicago, Rock Island & Pacific Railway Co.

To The Stockholders:

Referring to our advertisement of December 22, 1914, and to the circulars that have been sent you with respect to the forthcoming election of Directors, we have to advise you that our Committee has demanded and is now awaiting the promised complete list of stockholders before inviting your support. It is our intention to submit to you the names of the candidates for whose election your proxies will be asked, **instead of following the existing antiquated custom of soliciting proxies to vote for undisclosed candidates.**

Meantime you are advised not to give proxies. The meeting that now stands adjourned until March 15th will have to be further adjourned to afford the former bondholders whose bonds are now being converted into stock the opportunity to participate in the election, since under the by-laws no stockholder is entitled to vote whose stock has not stood in his name for at least thirty days before the election.

For this reason we shall endeavor to enjoin, if necessary, the holding of a meeting on March 15th, or until every former bondholder has received all his stock and has the opportunity to vote.

There is, therefore, no occasion for immediate action on the part of stockholders. It is of the utmost importance that, before signing a proxy, stockholders should fully understand the situation and especially should know the names of the proposed directors.

Bondholders who have not, as yet, transferred their bonds into stock, should see that their bonds are immediately exchanged and the stock registered in their names.

Holders of bonds or stock, carried with brokers, should immediately notify their brokers **not to sign any proxy** for them, without obtaining their (the owner's) written consent.

It is important to point out that, according to the information received from the Railway Company, as to the registered holders of stock, the present thirteen **Directors of the Company own in the aggregate less than 1200 shares,** out of a total of 750,000 shares of the Company's Capital Stock.

Another important and significant fact is that the four members of the Sheldon Proxy Committee, who are requesting us to send them our proxies and thereby delegate to them the power to vote our stock for an unnamed Board of Directors, are not, according to the information received from the Railway Company, owners of a single share of our Company's stock.

It is, therefore, vital that no proxy be signed until we announce the Directors for whose election our Committee will work, **when proxies should be sent to us to vote for their election.**

January 30, 1915.

N. L. Amster, Chairman, 67 Milk St., Boston, Mass.
L. Laflin Kellogg,
George Warren Smith,
Warren C. Crane,
Frank W. Bauder,
Courtlandt Linkrom,
Alfred J. Keppelmann,
Edwin S. Dickerson,
George G. Prentice,
COMMITTEE.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA"

ÆTNA INSURANCE COMPANY

HARTFORD, CONN.

Incorporated 1819. Charter Perpetual.

Cash Capital	$5,000,000.00
Cash Assets	23,400,526.99
Total Liabilities	11,732,078.60
Net Surplus	6,668,448.39
Surplus for Policy Holders	11,668,448.39
Losses Paid in 96 Years	144,393,663.21

WM. B. CLARK, President.

Vice-Presidents,
HENRY E. REES, A. N. WILLIAMS.

E. J. SLOAN, Secretary.

Assistant Secretaries,
E. S. ALLEN, GUY E. BEARDSLEY, RALPH B. IVES.

W. F. WHITTELSEY, Marine Secretary.

WESTERN BRANCH, 175 W. Jackson Boule'd, Chicago, Ills. — THOS. E. GALLAGHER, Gen'l Agent. L. O. KOHTZ, Ass't Gen'l Agent. L. O. KOHTZ, Marine Gen'l Agent.
PACIFIC BRANCH, 301 California St., San Francisco, Cal. — W. H. BREEDING, General Agent. E. S. LIVINGSTON, Ass't Gen'l Agent.
MARINE DEPARTMENT, — CHICAGO, Ills., 175 W. Jackson Boule'd. NEW YORK, 63-65 Beaver Street. BOSTON, 70 Kilby Street. PHILADELPHIA, 226 Walnut Street. SAN FRANCISCO, 301 California Street.

JOHN M. TALBOT & CO., Agents, 95 William Street, New York.

DIVIDENDS. DIVIDENDS.

United States Mortgage & Trust Company

Member New York Clearing House Association

The following coupons will be due and payable at the Main Office of this Company
55 CEDAR STREET

On and After February 1st, 1915

- Bergen County, N.J., Bridge 4s, Bldg. 4½s
- Camden County, N. J., Battery Armory & Road Imp. 4½s
- East Rutherford, N. J., Sewer (Feb. 15th, 1915) 4½s
- Elyria, Ohio, Paving 4½s
- Essex County, N. J., Park 3.65s
- Essex County, N. J., Park ... 4s & 4½s
- Essex County, N. J., Court House 4s
- Essex County, N. J., Bridge 4½s
- Essex County, N. J., Hospital 4s & 4½s
- Essex County, N. J., Road ... 4s & 4½s
- General Electric Co. Deb. 3½s
- Hammonton & Egg Harbor City Gas Company 5s
- Hawaii Territory Public Improvement 4s
- Hocking Valley Railway Co. 4s
- Indiana Railway Co. 2nd 5s
- Madison River Power Co. 5s
- Middletown, N. Y., Water 3½s
- Montana Power Transmission Co. 5s
- Moseley Hotel Co. 1st 5s
- New Canaan, Conn., Funding 4s
- New York Dock Co. 1st 4s
- Oswego, N. Y., Bridge (Feb. 15th) 4½s
- Pacific Power & Light Co. 5s
- Pacific Portland Cement Co. Consol. (Feb. 2nd) 6s
- Paducah, Ky., Renewal 4½s
- Palace Hotel Co. of San Francisco 6s
- Pleasantville, N. Y., Street 4s
- Putnam County, Ga., Court House 4½s
- Ridgefield Park, N. J. 5s
- Sandy Hill, N. Y., Sewer 3½s, Pav'g 4½s
- School City, Fort Wayne, Ind., Imp. (Feb. 14th) 4s
- Sierra & San Francisco Power Co. 1st 5s
- Skaneateles Railroad Co. 5s
- South Orange, N. J., Sewer 4s, Water 4½s
- Standard Chain Co. (Feb. 15th) 1st 6s
- Syracuse, N. Y., City Hall 3s and various others.
- Toledo, Ohio, Improvement 4s and various others.
- Toledo, Ohio, Board of Education (Feb. 17th) 4½s
- U. S. Mortgage & Trust Co. Series "G" 4s
- U. S. Mortgage & Trust Co. Series "I" 4s
- U. S. Mortgage & Trust Co. Series "M" 4s
- Wall & Hanover St. Realty Co. (Feb. 15th) 4s
- Westerly, Rhode Island, Water 3½s

BRANCHES
Broadway at 73d St. 125th St. at Eighth Ave.

FIRST PREFERRED DIVIDEND NO. 2. ORIGINAL PREFERRED DIVIDEND NO. 36. PACIFIC GAS & ELECTRIC CO.

A quarterly dividend (No. 2) of $1.50 per share upon the full-paid First Preferred Capital Stock of this Company and a quarterly dividend (No. 36) of $1.50 per share upon the Original Preferred Capital Stock of this Company, both dividends being for the period commencing November 1, 1914, and ending January 31, 1915, will be paid on February 15, 1915, to shareholders of record at 12:00 o'clock noon, January 30, 1915. The Transfer Books of the Company will not be closed. Checks for the dividend will be mailed.

PACIFIC GAS AND ELECTRIC COMPANY,
D. H. FOOTE, Secretary.
San Francisco, California, January 30, 1915.

The J. G. White Engineering Corporation,
ENGINEERS—CONTRACTORS.
43 Exchange Place, New York.

The regular quarterly dividend (Eighth Quarter) of 1¾% has been declared on the Preferred Stock of this Corporation, payable March 1, 1915, to stockholders of record February 16, 1915.

H. S. COLLETTE, Secretary.

GENERAL CHEMICAL COMPANY.
25 Broad St., New York, Jan. 29th, 1915.

A quarterly dividend of one and one-half per cent. (1½%) will be paid March 1st, 1915, to Common Stockholders of record at 3 P. M., February 23rd, 1915.

LANCASTER MORGAN, Treasurer.

Fifty-fifth Annual Statement of the

HOME LIFE INSURANCE COMPANY

256 BROADWAY, NEW YORK
GEORGE E. IDE, President

JANUARY 1st, 1915

ASSETS

INVESTED IN BONDS	$14,766,117.39
INVESTED IN LOANS ON BONDS & MORTGAGES,	$6,854,535.00
(82-6% of which is Guaranteed as to Principal and Interest)	
REAL ESTATE	$1,450,000.00
LOANS TO POLICY-HOLDERS	$5,262,313.94
OTHER ASSETS	$2,298,282.37
TOTAL ASSETS	$30,631,248.70

LIABILITIES

INSURANCE RESERVE FUND	$24,888,708.00
RESERVE FOR DEFERRED DIVIDENDS	$2,765,262.00
RESERVE FOR OTHER LIABILITIES	$985,629.88
RESERVE FUND OR SURPLUS	$1,991,648.82

INSURANCE RECORD

INSURANCE IN FORCE, DECEMBER 31st, 1914	$120,893,433.00
GAIN IN INSURANCE IN FORCE	$4,533,323.00
GAIN IN ASSETS	$1,449,249.59
NEW INSURANCE (PAID FOR) 1914	$14,437,000.00
PAID POLICY-HOLDERS, 1914	$3,110,507.42

OFFICERS

WILLIAM A. MARSHALL, Vice-President
ANTON A. RAVEN, Vice-President
ELLIS W. GLADWIN, Vice-Prest. & Secy.
WM. S. GAYLORD, Assistant Secretary
HENRY MOIR, Actuary
FRANK W. CHAPIN, Medical Director
FREDERICK C. HILLIARD, Cashier
HOWARD VAN SINDEREN, Counsel
CHESTER F. S. WHITNEY, Asst. Med. Director
GEORGE W. MURRAY, Superintendent of Agents

DIRECTORS

Thos. H. Messenger
J. Warren Greene
George E. Ide
Wm. A. Nash
John F. Praeger
Ellis W. Gladwin
Wm. M. St. John
Martin Joost
John S. Frothingham
E. Le Grand Beers
Courtlandt P. Dixon
Anton A. Raven
Francis L. Hine
Robert B. Woodward
William A. Marshall
Wm. G. Low, Jr.
Richard M. Hoe
William J. Matheson
Wallace H. Rowe
Robert L. Pierrepont

TWENTY-SEVENTH ANNUAL STATEMENT
OF THE

American Real Estate Company

FOUNDED 1888
General Offices, 527 Fifth Avenue, New York City

Condensed Balance Sheet at close of business, December 31st, 1914

ASSETS

Real Estate—Land and Buildings		$26,907,763.90
Less: Total Mortgages Thereon		11,710,960.00
Net Valuation of Real Estate Owned		**$15,196,803.90**
Mortgages Owned	$1,659,352.40	
Securities of Other Companies	220,000.00	
Leasehold Property in New York City	20,000.00	1,899,352.40
Cash in Banks and Offices		327,947.75
Accounts and Bills Receivable and Interest Receivable, due and accrued		201,278.26
All other Assets, Accruals, etc.		96,318.52
Total		**$17,721,700.83**

LIABILITIES

6% Coupon Bonds and Certificates—Fully Paid		$8,362,394.24
6% Accumulative Bonds and Certificates—Instalments paid in and Interest accrued thereon		5,329,730.73
Accounts payable and Reserves for final payments on Building Contracts		51,981.55
Interest on Mortgages—Accrued but not due		155,452.10
Interest on fully paid Bonds, etc., Accrued but not due		196,764.77
All other Liabilities—Accruals, etc.		64,522.03
		$14,160,845.42
Capital Stock—7% Preferred Stock	$1,803,100.00	
Common Stock	147,200.00	
Surplus	1,610,555.41	3,560,855.41
Total		**$17,721,700.83**

Detailed Statement certified to by Appraisers and Public Accountants will be mailed upon request.

DIRECTORS
EDWARD B. BOYNTON, President
AUSTIN L. BABCOCK, Vice-Pres. & Sec'y
FRANCIS H. SISSON
WILLIAM B. HINCKLEY, Vice-President
RICHARD T. LINGLEY, Treasurer
GEORGE HOWE
CLARENCE S. SHUMWAY

United Traction Co. of Pittsburgh Preferred Stock

No action having been taken upon the declaration of a dividend on the above stock in January, under an operating agreement between the **UNITED TRACTION COMPANY** and the Pittsburgh Railways Company, the undersigned, with the object of preserving the legal and equitable rights of the stockholders, invite deposits of stock from the holders, under a Deposit Agreement, copies of which may be had from the Depositary on request.

HENRY G. BRENGLE, Chairman
(Vice President The Philadelphia Trust, Safe Deposit and Insurance Company.)
J. C. NEFF
(Vice President Fidelity Trust Company.)
ARTHUR V. MORTON
(Vice President The Pennsylvania Company for Insurances on Lives and Granting Annuities.)
CHARLES M. WOOD
(Philadelphia.)
GEORGE WHARTON PEPPER
(Counsel.)

THE PHILADELPHIA TRUST, SAFE DEPOSIT AND INSURANCE COMPANY, Depositary
415 CHESTNUT ST., Philadelphia

Philadelphia, January 30th, 1915.

The Passing of the Steel Dividend

was an important item in last week's financial news. Conditions which brought this about are discussed in an interesting manner in The Annalist.

On news stands today
10c a copy, $4.00 a year

Published at Times Square
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THE FINANCIAL SITUATION

At the close of last week as at the beginning trade was supplying evidence of betterment, the exchanges were in our favor, money was very easy and the underlying situation favored constructive effort, but a decided change had come about in the position of the stock market. Prices which over a considerable period had been rising with few checks fell sharply. The downward movement, though contested in some parts of the list, and on some days in nearly the whole list, was sufficiently pronounced to show for the week a net loss of 1½ points in the general level of prices.

When we seek the cause for this sudden change we find it above all other factors in the unexpected news of the passing of the dividend on United States Steel common. That news came after the close of the market on Tuesday, a day when prices had been very firm. Steel had closed at 51½. It opened the next morning at 48, the Stock Exchange minimum price. The demand at that figure soon was supplied, and the market for the stock passed from the board to New Street. That market, which though much frowned on had served a very useful purpose while the Stock Exchange was closed from July to December, spontaneously came into being again to supply the market which was refused to Steel on the Stock Exchange because there the stock had reached a price arbitrarily fixed below which the members of the Exchange were prohibited from trading. The rest of the list that day yielded under the bad Steel news, but became firm before the end of the session. That afternoon after Steel had sold in the New Street market down to about 44, the Stock Exchange fixed a new minimum at 43. It was at that price that the stock opened the next day. Again in the afternoon the minimum was lowered, this time to 40, and the stock opened at that price the next morning. On Saturday the minimum was again reduced. The stock sold in the New Street market as low as 37½ on Friday, but on Saturday it was above 38, the new minimum fixed to take effect today.

The general list, which had withstood fairly well the first shock of the passing of the Steel dividend, declined sharply after the reduction in the minimum price and the perpendicular drop of the stock to each new minimum. It is, of course, a matter of conjecture how the market would have acted had there been no minimum price for Steel or for any other stock. It is hardly conjectural, however, to assume that whatever the movement of the market after the opening on Wednesday the stock would not have dropped five points and then three points between sales. That was the direct result of establishing new minimum prices in a declining market. New minimum prices established under such conditions become maximum rather than minimum prices. Market psychology has a good deal to do with that, but the fact is there. It cannot be argued that the decline in Steel on news so generally unexpected would not have been as great as it was even if there had been no interference with the natural course of the market, but at least the decline would have been made by a succession of trades, which would have given sellers a much better opportunity to liquidate than they had last week. Under the operation of the Stock Exchange minimum price rule the seller who could not get 48 for his stock had to take 43, and the man who could not get that had to take 40, and the would-be seller who was so unfortunate as to miss his mark at all three prices was deprived for the time being of any market at all—unless he resorted to the unofficial market in New Street.

The Stock Exchange had to chose between lowering the minimum time after time, or letting the stock pass to the New Street market. It was an uncomfortable dilemma which the Stock Exchange met, and wisely, by choosing the lesser of the two evils. The difficulty had its origin in the fact that the Stock Exchange did not recognize that the emergency which alone justified the imposition of minimum prices had passed, and it retained minimum prices after they had ceased to be needed, if, indeed, they were ever really needed. The result was an artificially restrained market which discouraged buying as much, if not more, than it discouraged selling, and in any event deprived the holders of stocks of one of their chief rights, so far as that right has been exercised through the Stock Exchange, the right to sell at any moment and at any price their need might require. The Stock Exchange argument is that an emergency still exists, that something might happen to cause great market unsettlement, and the thing most in the mind of the Stock Exchange seems to be that the German fleet might escape from the bonds which British naval power has imposed upon it.

The Stock Exchange needs in this matter to be reminded of two things: first, it may be and probably is worrying unnecessarily over the possibility of sudden market unsettlement and, secondly, if such unsettlement should come while minimum prices are still in force there would be much less hesitancy among security holders, and even among the membership of the Stock Exchange itself about resorting to the New Street market than there was when the Stock Exchange was closed last Summer and Fall. Moreover, if there is real merit in minimum prices they could after having been lifted be quickly reimposed if conditions required. The course to which Steel was condemned last week by the working of minimum prices was bound to cause dissatisfaction with the minimum price rule, both within and without the Exchange. If the Stock Exchange cannot do away with minimum prices now it can at least do so on the next recovery in prices, and when that comes the embarrassment resulting from interference with the natural freedom of the market should not be forgotten.

Sentimentally a good deal has happened to affect the market adversely; fundamentally, very little. Let us assume for a moment that the Directors of the Steel Corporation, instead of passing the dividend on the common stock, had declared it, and, in giving out the report of earnings showing less than $11,000,000 for the quarter, the worst three months in the history of the corporation, had accompanied this with a statement that conditions had begun to improve and that there was reason to expect steady betterment. A few points' decline in Steel would probably have measured the full market effect of disappointment over the earnings which were worse than had been expected; the rest of the market would have eased off ,and the incident would have been over. The declaration of the dividend would not have changed the facts in respect to fundamental conditions, but it would have made these facts seem different to the market. As matters stand those conditions seem worse to the market than they really are, and they have been made to seem worse by the passing of the Steel dividend. This is not intended as an argument that the Directors of the Steel Corporation, with the facts as they stood, should have declared the dividend. It is intended merely to show that the market has been disposed to change its judgment of fundamental conditions on something which does not change those conditions. The improvement in steel trade conditions will not in the least be retarded by the fact that rather than pay an unearned dividend the Directors of the Steel Corporation chose to pass it.

The fact of the matter is that the market's pace had been pretty rapid. But as in the advance which preceded last week's break, the market was inclined to look too far into the future, so last week it seemed disposed to reserve its attitude and look entirely to the past rather than to the future or even to the present for many signs of betterment are actually at hand. Change for the better compared with a few weeks ago is shown in the price of cotton, in the price of copper and also in the price of steel products for they, too, have advanced slightly. It is shown in the increased comfort of the money position, including notably the favorable position of exchange which is resulting from an unprecedented trade balance. A very radical change for the better is also shown in the confidence with which private investors have been buying bonds. We have had an investors' market in bonds rather than an institutional market, and yet the volume of purchases has been the largest in years. New financing is proceeding readily and favorably, and this is likely to continue though the unsettlement of the stock market last week put a slight check on the upward movement in bonds.

Technically the position of the market should have been improved by last week's decline, and probably has been—were it not for the minimum price embarrassment there would be no doubt on that score—and fundamentally conditions have not been impaired. Opportunities are enlarging rather than growing less, and with the ability to profit by opportunities, which is implied in the increasing supply of money and in the abundance of labor, there should be found in the future full justification for the confidence which until lately was manifested in the stock market, and which last week was still being shown in the bond market. Even the stock market at the week's close recovered its poise and showed in many stocks substantial gains over the lowest figures of the week.

NEW YORK STOCK EXCHANGE.

Week Ended Jan. 30, 1915.

	Last Week.	Year to Date.
Total sales	1,501,490	5,075.717
Same period last year	2,717,745	10,105,756

	Last Week. High.	Last Week. Low.	Year to Date. High.	Year to Date. Low.
Average price 50 stocks	64.05	61.59	64.68	60.07
Same period last year	73.30	71.48	73.30	67.50

Range Year 1915.									
High.	Date.	Low.	Date.	COMPANY.	High.	Low.	Last.	Net Ch'ge.	Sales.
80	Jan. 22	80	Jan. 22	ADAMS EXPRESS.	..	..	80	..	....
29⅛	Jan. 19	26⅛	Jan. 7	Alaska Gold Mines.	28⅜	27¼	27⅞	— ⅝	9,900
11	Jan. 19	7¾	Jan. 12	Allis-Chalm. Mfg...	10	9	9	— 1½	875
37	Jan. 16	35	Jan. 8	Allis-Chalm. Mfg. pf	..	..	36	..	....
58⅛	Jan. 21	51¾	Jan. 2	Amalgamated Cop..	57½	52½	53⅞	— 2⅝	99,150
52¾	Jan. 19	48	Jan. 4	Am. Agr. Chemical.	50¾	50	50	— ½	220
91	Jan. 12	90	Jan. 15	Am. Agr. Chem. pf..	91	91	91	+ ½	150
38⅛	Jan. 30	33¼	Jan. 6	Am Beet Sugar ...	38⅛	33¼	38	+ 4⅛	27,575
*82	Jan. 29	*80	Jan. 28	Am. Beet Sugar pf.	82	80	82	...	125
137¾	Jan. 22	134	Jan. 7	Am. Brake S. & F.pf	..	..	137½	..	....
31⅜	Jan. 19	25⅛	Jan. 4	Am. Can	30¾	27	28	— 1¾	39,540
97⅝	Jan. 21	91½	Jan. 5	Am. Can pf........	95¾	94⅛	94¼	— 1⅝	1,925
48½	Jan. 18	44½	Jan. 2	Am. Car & Foundry	47¾	44½	45⅝	— 1⅜	4,400
115	Jan. 20	113	Jan. 7	Am. Car & Fdy. pf.	114½	114	114	— 1	300
60	Jan. 12	59⅛	Jan. 5	Am. Cities pf......	..	..	60	..	....
82	Jan. 20	82	Jan. 20	Am. Coal Products..	..	..	82	..	....
*107	Jan. 26	*105	Jan. 7	Am. Coal Prod. pf..	107	106½	107	..	61
47½	Jan. 21	39	Jan. 4	Am. Cotton Oil	46⅛	44	45	— 1	2,500
97⅝	Jan. 26	97½	Jan. 8	Am. Cotton Oil pf..	97⅝	97⅝	97⅝	+ ⅛	100
95	Jan. 20	90	Jan. 30	Am. Express	90	90	90	— 5	100
5⅜	Jan. 22	4½	Jan. 9	Am. Hide & Leather	5⅛	5	5⅛	— ¼	200
26	Jan. 21	19¾	Jan. 5	Am. Hide & L. pf...	25	24	24½	+ ¼	3,800
25½	Jan. 18	20⅝	Jan. 4	Am. Ice Securities..	24¼	23	23½	— ¼	2,990
11½	Jan. 16	7¼	Jan. 2	Am. Linseed	10	9⅝	9¾	— ¼	500
30¼	Jan. 18	24	Jan. 5	Am. Linseed pf.....	..	..	27½	..	....
28¾	Jan. 12	22¼	Jan. 30	Am. Locomotive....	25	22¼	23½	— 3½	3,400
96¼	Jan. 9	95¾	Jan. 19	Am. Locomotive pf.	..	..	96	..	....
6	Jan. 22	4	Jan. 6	Am. Malt	..	..	6	..	....
30⅛	Jan. 22	28½	Jan. 30	Am. Malt pf........	30	30	30	— ⅛	100
64	Jan. 21	56	Jan. 2	Am. Smelt. & Ref..	63⅛	59¾	61½	— 1	9,000
103¼	Jan. 22	100	Jan. 4	Am. Smelt & R. pf.	103⅛	102	102	— 1⅛	530
78	Jan. 19	78	Jan. 19	Am. Smelters pf. B.	..	..	78	..	....
155	Jan. 29	144	Jan. 16	Am. Snuff	155	149¼	155	+ 6	850
104¾	Jan. 24	103	Jan. 19	Am. Snuff pf.	..	..	104⅜	..	....
32	Jan. 18	26½	Jan. 7	Am. Steel Foundries	30⅛	28½	28½	— 2⅛	550
111½	Jan. 29	103½	Jan. 8	Am. Sugar Refining.	111½	106	109¾	+ 3¾	29,250
114½	Jan. 29	112⅞	Jan. 8	Am. Sugar Ref. pf..	114½	113⅞	114½	+ ⅝	525
60	Jan. 15	58½	Jan. 9	Am. Tel. & Cable...	..	..	60	..	....
121½	Jan. 20	116	Jan. 4	Am. Tel. & Tel.....	120⅞	119¾	120½	..	3,603
234¾	Jan. 29	220	Jan. 4	Am. Tobacco	234⅝	230½	231	+ 1	1,600
107	Jan. 13	103¼	Jan. 4	Am. Tob. pf., new..	106½	106	106¼	..	331
17¾	Jan. 23	16	Jan. 5	Am. Woolen	..	..	17½	..	....
79⅞	Jan. 15	78	Jan. 4	Am. Woolen pf......	79¼	78½	78½	— 1¼	650
28⅛	Jan. 21	25	Jan. 4	Anaconda Copper...	27¾	25⅞	26⅜	— 1⅜	6,200
8	Jan. 21	5	Jan. 4	Assets Realization..	6	6	6	— 2	100
96⅜	Jan. 26	93	Jan. 2	Atch., T. & S. F....	96⅜	93	94½	+ ⅝	16,120
98½	Jan. 20	96	Jan. 5	Atch., T. & S. F. pf.	97	97	97	— 1	140
107	Jan. 22	99	Jan. 5	Atlantic Coast Line.	107	105	105	— 2	600
40	Jan. 11	35	Jan. 29	BALDWIN LOCO..	38	35	35	— 3½	600
103½	Jan. 15	101½	Jan. 19	Baldwin Loco. pf...	101¾	101½	101½	— ½	250
74⅜	Jan. 26	67¼	Jan. 9	Baltimore & Ohio...	74⅜	72⅜	72⅞	— ⅜	21,460
73¼	Jan. 20	69⅛	Jan. 4	Baltimore & Ohio pf	72⅞	71⅞	71⅞	— ⅝	2,292
⅞	Jan. 9	⅞	Jan. 9	Batopilas Mining....	..	..	⅞	..	....
54⅜	Jan. 18	46¼	Jan. 2	Bethlehem Steel ...	49⅝	47¾	48¾	..	33,050
105	Jan. 22	91	Jan. 2	Bethlehem Steel pf.	103¾	101⅞	103½	+ ¼	1,380
88⅞	Jan. 22	84½	Jan. 6	Brooklyn Rap. Tran.	87⅞	86⅜	87	— ⅛	4,825
129	Jan. 22	118	Jan. 5	Brooklyn Union Gas	129	128	128	— 1	500
*39	Jan. 19	*39	Jan. 19	Brown Shoe	..	..	*39	..	....
*5	Jan. 28	*5	Jan. 28	Brunswick Term....	5	5	5	..	25
27¾	Jan. 8	27¼	Jan. 27	Butterick Co.	27¼	27¼	27¼	— ¼	108
18¾	Jan. 19	15	Jan. 12	CAL. PETROLEUM	18½	16	17	+ 1	8,610
53½	Jan. 21	47	Jan. 14	Cal. Petroleum pf...	52	48	51½	+ 4½	1,300
168¾	Jan. 21	154⅝	Jan. 9	Canadian Pacific ...	165⅞	157	158⅞	— 6⅜	31,220
*80	Jan. 21	*80	Jan. 21	Case (J. I.) Co. pf..	..	..	*80	..	....
39¼	Jan. 8	33	Jan. 27	Cent. Leather Co...	35	33	34	— 1	10,600
104	Jan. 27	100⅜	Jan. 7	Cent. Leath. Co. pf.	104	103	103	..	540
325	Jan. 22	324	Jan. 22	Cent. R. R. of N. J.	..	..	325	..	....
*112	Jan. 20	*110	Jan. 6	Cent. & S. A. Tel...	..	..	*112	..	....
46⅝	Jan. 26	41	Jan. 4	Ches. & Ohio.......	46⅝	43¼	44	— 1¼	13,200
9⅜	Jan. 27	9⅜	Jan. 27	Chicago & Alton....	9⅜	9⅜	9⅜	..	100
*11⅛	Jan. 25	*11⅛	Jan. 25	Chicago & Alton pf.	11⅛	11⅛	11⅛	..	40
12⅝	Jan. 22	10¼	Jan. 4	Chicago Gt. West...	12¼	11⅛	11⅛	— ⅜	900
32	Jan. 21	27	Jan. 11	Chi. Gt. West. pf...	31	29¾	29¾	— 1¾	1,030
93½	Jan. 22	86¾	Jan. 4	Chi., Mil. & St. P..	92⅝	87⅛	88¾	— 1	12,650
130	Jan. 22	124½	Jan. 14	C., M. & St P pf...	129¼	127½	127½	+ 3¼	700
5-32	Jan. 16	5-32	Jan. 16	C., M. & St. P. rcts.	..	..	5-32	..	....
129½	Jan. 22	122	Jan. 5	Chi. & Northwest...	128	127	127	— 2	500
*175	Jan. 30	*175	Jan. 30	Chi. & Northwest pf	175	175	175	..	13
37½	Jan. 22	32¾	Jan. 6	Chino Copper	37¼	35⅛	36¼	— ¼	15,000
*21	Jan. 18	*21	Jan. 18	C., C., C. & St. L..	..	..	*21	..	....
*58	Jan. 20	*50	Jan. 13	C., C., C. & St. L.pf	..	..	*58	..	....
101	Jan. 28	98	Jan. 20	Cluett, Pea. & Co.pf.	101	101	101	+ 1	100
27	Jan. 21	21¾	Jan. 5	Colorado Fuel & I..	26¼	23½	23½	— 3½	1,600
26	Jan. 23	24⅞	Jan. 13	Col. & Southern....	26	25	25	— 1	500
47	Jan. 29	45	Jan. 18	Col. & So. 1st pf....	47	47	47	+ 1⅞	250
37	Jan. 18	37	Jan. 18	Col. & So. 2d pf....	..	..	37	..	....
122⅛	Jan. 21	113¾	Jan. 4	Consolidated Gas...	121	117½	119	— 2½	2,400
49½	Jan. 19	40¼	Jan. 5	Continental Can ...	..	..	48	..	....
93	Jan. 21	88½	Jan. 5	Continental Can pf.	92	91½	92	+ ⅛	473
10⅜	Jan. 16	8	Jan. 2	Corn Products Ref..	9⅝	9	9⅛	— ¾	1,500
69½	Jan. 15	65	Jan. 5	Corn Prod. Ref. pf..	67½	66¼	66¼	— 3¼	410
47	Jan. 26	38	Jan. 25	Cuban-Am. Sugar...	47	38	41¾	..	500
88½	Jan. 20	88	Jan. 20	DEERE & CO......	88⅛	88	88	— ⅛	400
152	Jan. 18	142	Jan. 4	Del. & Hudson......	150⅞	148	148⅛	— 2⅞	433
425	Jan. 19	339⅞	Jan. 6	Del., Lack. & West.	422¼	422	422	— 3	300
7½	Jan. 25	4	Jan. 12	Den. & Rio Grande.	7⅛	7	7	+ ½	400
13⅞	Jan. 21	6½	Jan. 7	Den. & Rio G. pf...	12¾	11	11	— 1½	600
*112	Jan. 27	*112	Jan. 27	Detroit Edison	112	112	112	..	12
13¾	Jan. 25	10½	Jan. 8	Distillers' Securities	13¾	12¾	12¾	— ¾	600
5	Jan. 11	5	Jan. 11	Dul., S. S. & Atl...	..	..	5	..	....
10	Jan. 18	7	Jan. 18	Dul., S. S. & Atl. pf.	..	..	9	..	....
23¾	Jan. 21	21½	Jan. 4	ERIE	23⅛	22⅛	23⅛	+ ⅛	34,890
37½	Jan. 22	33⅞	Jan. 15	Erie 1st pf..........	37⅛	36	36¾	+ ¼	6,150
30¼	Jan. 26	28	Jan. 16	Erie 2d pf..........	30¼	28½	29⅝	— ¼	700
10	Jan. 6	9¾	Jan. 7	FED. MIN. & SM..	..	..	10	..	....
30	Jan. 22	29¾	Jan. 12	Fed. Min. & Sm. pf.	..	..	30	..	....
165½	Jan. 26	165	Jan. 26	GEN. CHEMICAL..	165⅛	165	165	..	498
108¼	Jan. 30	108¼	Jan. 30	Gen. Chemical pf...	108¼	108¼	108¼	..	180
145¼	Jan. 19	140	Jan. 6	General Electric ...	144⅛	142½	143	— 1⅛	1,614
94½	Jan. 28	82	Jan. 2	General Motors	94½	92	92½	+ 1⅝	6,660
96	Jan. 27	90⅝	Jan. 4	General Motors pf..	96	93	95	+ 1⅜	2,220
32¾	Jan. 29	24½	Jan. 7	Goodrich (B. F.) Co.	32¾	29¼	31⅝	+ 1⅝	14,520
98¾	Jan. 28	95	Jan. 14	Goodrich (B.F.)Co.pf	98¾	97	97⅛	+ 1	900
118	Jan. 22	112¾	Jan. 2	Great Northern pf..	117	113¾	115¼	— 1¼	10,268
35⅝	Jan. 21	25¼	Jan. 2	Gt.N.cfs.for ore prop	34	29⅞	31	— 2⅛	16,700
52⅝	Jan. 22	45⅛	Jan. 7	Guggenheim Expl'n.	51⅞	49	50½	— 1	3,857
112	Jan. 20	112	Jan. 20	HELME (G. W.) pf.	112	112	112	..	100
*118	Jan. 15	*114	Jan. 8	Homestake Mining..	117¼	116½	117	..	70
110	Jan. 22	107	Jan. 2	ILLINOIS CENT...	109	107⅞	107⅞	— 1⅝	300
19⅝	Jan. 18	16⅝	Jan. 2	Inspiration Copper.	18⅞	17⅞	18⅛	— ⅜	5,400
12½	Jan. 22	10⅝	Jan. 16	Int.-Met. vot. tr. cfs	12⅜	11⅝	11¾	— ⅛	5,039
53⅝	Jan. 29	49	Jan. 19	Inter.-Met. pf......	53⅝	51	52⅞	— 1⅞	15,850
12½	Jan. 27	12⅜	Jan. 19	Int. Agricultural pf.	12½	12½	12½	+ ⅛	100
90¾	Jan. 11	92	Jan. 5	Int. Harv., N. J....	97	95	95	— 2⅛	400
117	Jan. 9	115	Jan. 5	Int. Harv., N. J., pf.	116	115⅝	115⅝	— 1⅜	200
73⅛	Jan. 11	73	Jan. 7	Int. Harv. Corp....	..	..	73	..	....
114	Jan. 14	114	Jan. 14	Int. Harv. Corp. pf.	..	..	114	..	....
9⅜	Jan. 16	8	Jan. 6	International Paper.	8½	8⅛	8⅛	— ¾	600
36	Jan. 16	34	Jan. 9	Internat. Paper pf..	..	..	45¾	..	....
5¾	Jan. 13	5	Jan. 4	Int. Steam Pump pf.	..	..	5¾	..	....
25¼	Jan. 22	21⅛	Jan. 11	KANSAS CITY SO.	23⅝	22¾	22¾	— ¾	1,010
57⅞	Jan. 22	56	Jan. 18	Kansas City So. pf.	57½	57	57	— ⅛	200
80	Jan. 4	80	Jan. 4	Kayser (Julius) & Co	80	80	80	..	11
107	Jan. 13	107	Jan. 13	Kayser(Julius)1st pf.	107¼	107¼	107¼	..	50
99	Jan. 18	99	Jan. 18	Kresge (S. S.) Co...	..	..	99	..	....
30	Jan. 29	28	Jan. 7	LACK. STEEL.....	30	29½	29½	+ 1½	225
98	Jan. 18	92⅞	Jan. 15	Laclede Gas	97	95	97	+ 4	507
7⅛	Jan. 22	5	Jan. 5	Lake Erie & West..	5¾	5¾	5¾	— 1¼	100
139⅛	Jan. 22	130⅝	Jan. 2	Lehigh Valley	138¼	134½	135	— 3	13,490
220	Jan. 22	207	Jan. 9	Liggett & Myers....	219⅞	219	219	— 1	300
119½	Jan. 21	118⅜	Jan. 5	Liggett & Myers pf.	119	118	118	— 1⅛	200
39	Jan. 20	30	Jan. 11	Long Island	..	..	37½	..	....
31	Jan. 11	28½	Jan. 21	Loose-Wiles Biscuit	..	..	28½	..	....
105⅛	Jan. 13	100	Jan. 22	Loose-W. Bis. 1st pf	100	100	100	..	700
180	Jan. 21	165½	Jan. 6	Lorillard (P.) Co....	..	..	178	..	....
118	Jan. 19	112¼	Jan. 6	Lorillard (P.) Co. pf	118	117	117	— ¾	400
121½	Jan. 22	112	Jan. 5	Louis. & Nashville..	120	117	117½	— 3½	1,300
75	Jan. 20	72⅝	Jan. 11	MACKAY COS.....	..	..	75	..	....
69¾	Jan. 19	67¾	Jan. 5	Mackay Cos. pf.....	..	..	69¾	..	....
128	Jan. 20	128	Jan. 20	Manhattan Elevated	..	..	128	..	....
51	Jan. 29	50	Jan. 28	Manhattan Shirt ...	51	50	50	..	610
*101	Jan. 28	*101	Jan. 28	Manhattan Shirt pf.	101	101	101	..	10
19	Jan. 12	15¼	Jan. 6	Maxwell Motors ...	17¼	16⅝	17	..	2,000
59	Jan. 19	43¼	Jan. 2	Max. Motors 1st pf.	56	53½	55	+ 1½	2,670
23⅞	Jan. 19	18	Jan. 6	Max. Motors 2d pf..	21	20	20¾	— ¾	1,750
97	Jan. 19	97	Jan. 19	May Dept. Stores pf	97	97	97	..	100
2½	Jan. 22	1	Jan. 15	Mercantile Marine..	2¼	1⅞	2	+ ⅜	1,800
8½	Jan. 22	4	Jan. 13	Mercantile Mar. pf.	6¾	5½	5½	— 1½	1,500
74¼	Jan. 29	51	Jan. 9	Mexican Petroleum.	74¼	63¾	73	+ 9¾	64,010
77½	Jan. 28	67	Jan. 15	Mex. Petroleum pf.	77½	74	77½	+ 4½	400
19⅛	Jan. 26	17¾	Jan. 6	Miami Copper	19⅛	18	18⅜	+ ⅜	2,800
14	Jan. 21	10½	Jan. 11	Minn. & St. Louis..	12½	10½	10½	— 2½	810
27	Jan. 20	25	Jan. 18	Minn. & St. L. pf...	25	25	25	..	500
116	Jan. 20	106	Jan. 4	M., St. P. & S. S. M.	115	113½	113½	— ½	600
128	Jan. 19	126	Jan. 14	M., St.P. & S.S.M.pf	128	128	128	..	10
12½	Jan. 22	7⅞	Jan. 4	Mo., Kan. & Texas.	12⅛	10	10	— 1⅝	7,130
33	Jan. 20	26	Jan. 4	Mo., Kan. & T. pf..	32	29¾	29¾	— 2¼	500
15¼	Jan. 21	6⅜	Jan. 8	Missouri Pacific ...	13⅝	11	12½	+ ⅝	52,650
46¼	Jan. 20	42	Jan. 4	Montana Power ...	45½	45	45	— ½	430
101	Jan. 18	99	Jan. 29	Montana Power pf..	100	99	99	— 2	710
126	Jan. 27	125	Jan. 19	NASH., C. & ST. L.	126	126	126	+ 1	100
132	Jan. 22	121	Jan. 6	National Biscuit....	130⅛	126	129	— 3	600
126	Jan. 28	121	Jan. 4	National Biscuit pf.	125	125	125	+ 1	125
12½	Jan. 18	9½	Jan. 4	Nat. Enamel. & S..	12	12	12	— ¼	110
*79	Jan. 18	*79	Jan. 18	Nat. Enam. & S. pf.	..	..	*79	..	....
48	Jan. 19	44	Jan. 4	Nat. Lead	47	45½	45½	— 1½	410
109¾	Jan. 19	104¾	Jan. 4	Nat. Lead pf........	107½	107½	107½	— ⅝	472
23	Jan. 5	23	Jan. 5	Nat. Ry. of M. 1st pf	..	..	23	..	....
4⅞	Jan. 23	4⅞	Jan. 23	Nat Ry. of M. 2d pf.	..	..	4⅞	..	....
13⅝	Jan. 19	11⅞	Jan 2	Nevada Con. Copper	13	12⅛	12⅛	— 1	4,030
59	Jan. 2	57	Jan. 5	New York Air Brake	57¼	57	57¼	— ¾	200
92¾	Jan. 22	84¾	Jan. 4	New York Central..	92½	88¾	89½	— 2¾	19,126
36	Jan. 21	35	Jan. 21	N. Y., Chi. & St. L.	..	..	36	..	....
57	Jan. 19	49	Jan. 29	N. Y., N. H. & H...	54⅝	49	50½	— 3⅛	20,644
24⅝	Jan. 22	21¾	Jan. 6	N. Y, O & West....	24	23	23¼	— ⅜	1,000
103½	Jan. 22	99½	Jan. 4	Norf. & West.......	103	102	103	+ ½	910
85½	Jan. 26	85	Jan. 27	Norfolk & West. pf.	85½	85	85	..	200
68	Jan. 4	64	Jan. 19	North America	66	66	66	— 1	110
*84¾	Jan. 27	*84¾	Jan. 27	Northern Central...	84¾	84¾	84¾	..	10
107	Jan. 22	100	Jan. 2	Northern Pacific ...	106½	102¾	104	— 1¾	16,200
22½	Jan. 12	18½	Jan. 5	PACIFIC MAIL	21⅛	19	19	— 2¾	500
31½	Jan. 16	27	Jan. 8	Pacific Tel. & Tel...	28¼	28	28	..	500
*90¼	Jan. 29	*89¾	Jan. 4	Pacific Tel. & Tel.pf	90¼	90¼	90¼	..	10
108¾	Jan. 21	104¼	Jan. 4	Pennsylvania R. R..	107⅞	105¾	107	— ⅝	12,716
120⅞	Jan. 16	117½	Jan. 5	People's Gas, Chi...	119¼	118¾	119¼	+ ¼	400
7	Jan. 19	4	Jan. 5	Peoria & Eastern...	..	..	6½	..	....
72	Jan. 18	69½	Jan. 28	Pitts., C., C. & St.L.	71	69½	69½	— 2½	300
18¾	Jan. 26	15¼	Jan. 4	Pittsburgh Coal	18¾	17¼	17¾	— ¼	4,100
90	Jan. 28	81⅝	Jan. 4	Pittsburgh Coal pf..	90	84⅝	87½	+ 2⅝	5,250
*158	Jan. 22	*158	Jan. 22	Pitts., Ft. W. & C..	158	158	158	..	4
39	Jan. 11	28	Jan. 29	Pressed Steel Car...	34	28	29	— 4¾	6,945
102¼	Jan. 25	100	Jan. 9	Pressed Steel Car pf	102¼	101½	101½	— ¼	265
106	Jan. 13	106	Jan. 13	Pub. S. Corp., N. J.	..	..	106	..	....
155½	Jan. 22	152⅛	Jan. 29	Pullman Co.	154⅝	152⅛	152¼	— 1	820
1⅞	Jan. 12	1	Jan. 4	QUICKSILVER	1¼	1¼	1¼	— ½	100
2¼	Jan. 22	1½	Jan. 5	Quicksilver pf.	2¼	2¼	2¼	..	300
25½	Jan. 11	22½	Jan. 7	RY. STEEL SPR'G.	24¼	24	24	— 1	300
88	Jan. 8	88	Jan. 8	Ry. Steel Spring pf.	..	..	88	..	....
18¼	Jan. 22	15¼	Jan. 2	Ray Con. Copper....	17¾	16¾	17⅛	— ⅝	9,875
153⅞	Jan 22	142⅞	Jan. 2	Reading	151¼	144¼	145½	— 5¼	224,900
86½	Jan. 11	85½	Jan. 11	Reading 1st pf......	86	86	86	..	300
85	Jan. 18	83	Jan. 8	Reading 2d pf......	..	..	85	..	....
22⅜	Jan 19	19⅜	Jan. 27	Rep. Iron & Steel...	21¼	19⅜	19½	— 1¾	2,250
78¾	Jan. 20	72	Jan. 30	Rep. Iron & Steel pf	76¼	72	72	— 6	1,020
1	Jan. 19	⅝	Jan. 2	Rock Island Co.....	1	⅞	⅞	..	1,572
1⅞	Jan. 15	1	Jan. 21	Rock Island Co. pf..	1⅞	1⅛	1⅛	+ ⅜	3,499
4⅛	Jan. 4	1⅞	Jan. 22	Rumely (M.) Co.....	1¼	1¼	1¼	— ⅛	900
16	Jan. 5	2½	Jan. 20	Rumely (M.) Co. pf.	5	3¾	4⅛	— 1⅝	1,600
2½	Jan. 26	2⅛	Jan. 22	St. LOUIS & S. F..	2½	2½	2½	+ ⅛	100
11	Jan. 21	10	Jan. 25	St. L. & S. F. 1st pf	10	10	10	— 1	500
4	Jan. 26	3	Jan. 18	St. L. & S. F. 2d pf.	4	4	4	+ 1	400
17¾	Jan. 23	16	Jan. 20	St. Louis Southw'n.	..	..	17¾	..	....
37	Jan. 21	34	Jan. 15	St. L. Southw'n pf..	36	36	36	— 1	100
15½	Jan. 26	11¼	Jan. 4	Seaboard Air Line..	15½	14⅛	14½	..	1,550
41	Jan. 26	38	Jan. 7	Seaboard Air L. pf.	41	38	38	— 1	2,025
197½	Jan. 27	182¼	Jan. 4	Sears, Roeb'k & Co.	197½	189	195¾	+10½	3,825
121⅜	Jan. 4	121⅜	Jan. 4	Sears, Roe. & Co. pf	..	..	121⅜	..	....
27¾	Jan. 22	24	Jan. 6	Sloss-Shef. S.& I.Co.	26⅜	26⅜	26⅜	— 1⅜	100
88½	Jan. 22	81⅝	Jan. 4	Southern Pacific....	87¾	84	85¼	— 1⅝	35,010
98⅞	Jan. 26	97⅞	Jan. 29	Southern Pac. t. r..	98⅞	96⅞	96⅞	..	1,400
92⅛	Jan. 25	92⅛	Jan. 25	So. Pac. t. r., 1st pd	92⅛	92⅛	92⅛	..	219
18	Jan. 23	14	Jan. 4	Southern Ry. ext...	17⅞	16½	17	— 1	7,655
63	Jan. 26	58	Jan. 5	Southern Ry. pf.ext.	63	60	60	— 2	2,900
47¾	Jan. 19	44¾	Jan. 5	Standard Milling....	47	45	45	— 2	600
70	Jan. 16	69	Jan. 16	Standard Milling pf	68	66¼	66¼	..	80
44	Jan. 18	35¾	Jan. 2	Studebaker Co......	42¾	39⅛	41½	— ½	6,410
96¼	Jan. 19	91	Jan. 2	Studebaker Co. pf...	94¼	93½	93½	— 1	825
33⅛	Jan. 8	30⅜	Jan. 15	TENNESSEE COP.	32	30½	31	— ½	5,300
135¼	Jan. 11	131	Jan. 27	Texas Co.	135¼	131	135	+ 1⅛	2,600
14	Jan. 20	11	Jan. 11	Texas & Pacific....	13	12	12	— 1⅛	700
48⅞	Jan. 28	35	Jan. 2	Third Avenue	48⅞	42¾	47¼	+ 4¼	39,450
2	Jan. 11	1	Jan. 6	Toledo, St. L. & W.	1¼	1¼	1¼	— ¾	200
9⅜	Jan. 23	6	Jan. 6	Tol., St. L. & W. pf.	8⅛	7⅝	7⅝	— 1¾	400
99½	Jan. 14	97	Jan. 5	Twin City R. T.....	99⅜	99	99	..	285
*100¼	Jan. 28	*100⅛	Jan. 13	UNDER. TYPE. pf.	..	..	*100¼	..	....
6½	Jan. 19	4⅜	Jan. 4	Union Bag & Paper	5⅛	5	5⅛	— ⅜	1,300
28¼	Jan. 15	26½	Jan. 14	Union Bag & P. pf..	26⅛	26½	26⅛	— 1⅛	215
122⅞	Jan. 22	115¾	Jan. 2	Union Pacific	122⅜	118¼	119⅝	— 1⅜	76,490
81⅛	Jan. 26	79½	Jan. 4	Union Pacific pf...	81⅛	80⅞	80⅞	— ⅛	667
29⅛	Jan 14	27½	Jan. 5	Union Pacific war..	28¾	28¾	28¾	— ⅜	100
43⅛	Jan. 16	42	Jan. 25	United Cigar Mfg...	42⅛	42	42	— 1	400
50⅝	Jan. 28	48½	Jan. 12	United Dry Goods pf	50⅝	50⅝	50⅝	+ 1⅞	150
14¼	Jan. 20	8	Jan. 5	United Rys. Invest..	12½	12	12	— ⅛	400
35	Jan. 19	23	Jan. 5	United Rys. Inv. pf.	33	29	29⅜	— 3⅝	1,500
10	Jan. 19	8	Jan. 8	U. S. Cast I. P. & F.	9½	9⅛	9⅛	— ⅞	200
35	Jan. 22	35	Jan. 22	U.S.Cast I.P.& F. pf	35	35	35	..	50
71	Jan. 11	71	Jan. 11	U. S. Express.......	..	..	71	..	....
15	Jan. 27	15	Jan. 27	U. S. Ind. Alcohol..	15	15	15	..	300
75	Jan. 7	70	Jan. 26	U. S. Ind. Alcohol pf	72	70	72	— 1	1,210
50	Jan. 12	48	Jan. 12	U. S. Realty & Imp.	..	..	48	..	....
59⅜	Jan. 9	51⅞	Jan. 2	U. S. Rubber.......	58	55¾	57	— ⅛	4,014
104½	Jan. 14	102	Jan. 29	U. S. Rubber 1st pf	104	102	102¼	— 1¾	636
53⅜	Jan. 21	40	Jan. 29	U. S. Steel.........	52⅛	40	40	—11⅞	146,941
109	Jan. 21	102½	Jan. 27	U. S. Steel pf......	108¼	102⅛	104½	— 3⅛	33,756
55¾	Jan. 22	48½	Jan. 6	Utah Copper	54¾	52⅝	54	— ⅝	28,250
22⅜	Jan. 22	15	Jan. 4	VA.-CARO. CHEM.	21¾	20¾	21	..	1,000
88	Jan. 16	80	Jan. 6	Va.-Caro. Chem. pf.	85	84½	84½	— 3½	325
5	Jan. 21	5	Jan. 21	Vulcan Det.	..	..	5	..	....
21	Jan. 22	21	Jan. 22	Vulcan Det. pf.....	..	..	21	..	....
1⅝	Jan. 22	¾	Jan. 15	WABASH	1⅜	1	1¼	..	2,200
3⅜	Jan. 22	1½	Jan. 7	Wabash pf.	3¼	2⅝	2⅝	— ¼	3,113
85	Jan. 22	77⅛	Jan. 6	Wells-Fargo Exp...	85	82	82	— 3	300
21¼	Jan. 22	9¼	Jan. 4	Western Maryland..	21	18½	19½	+ ½	5,700
36	Jan. 21	25	Jan. 5	West. Maryland pf..	35	35	35	— 1	100
63⅞	Jan. 29	57	Jan. 2	Western Union Tel.	63⅞	62	63½	+ 1	8,410
74	Jan. 11	67	Jan. 2	Westing. E. & M...	72½	70	72	+ ½	4,900
118	Jan. 9	118	Jan. 9	Westinghouse 1st pf	..	..	118	..	....
3⅜	Jan. 18	1⅜	Jan. 6	Wheeling & L. E...	3¼	3	3	..	200
16	Jan. 18	14	Jan. 23	Wheel. & L. E.1st pf	15¾	15¾	15¾	+ 1¾	100
6	Jan. 18	3	Jan. 4	Wheel. & L. E. 2d pf	..	..	5	..	....
39⅞	Jan. 21	33	Jan. 18	Wisconsin Central..	38	38	38	..	100
94½	Jan. 18	90¼	Jan. 6	Woolw'h (F.W.) Co.	93⅜	91	91	— 3	800
116	Jan. 12	115	Jan. 8	Woolworth pf.	..	..	116	..	....

Note.—Highest and lowest prices of the year are based usually on sales of not less than 100 shares, but where exceptions are made the prices are marked with an asterisk (*). †Par $50. ‡Par $25. ††Par $20. ‡‡Par $10. †††Par $5.

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4½% School Bonds due January 1, 1945
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Net Bonded Debt equal to 4.86% of Assessed Valuation.
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Evansville & Indianapolis Railroad Company

First Mortgage Six Per Cent. Bonds, Due July First, 1924.

First Consolidated Mortgage Six Per Cent. Bonds, Due January First, 1926.

A large majority of each of the above issues of bonds having been deposited under the Bondholders' Protective Agreement dated July 9th, 1914, the undersigned Committee desires to make clear to bondholders who have not yet deposited, that it is acting solely for deposited bonds. It, therefore, gives this notice that the time for the deposit of bonds is hereby limited to and including February 15th, 1915.

After that date the Committee reserves the right to refuse deposits or to accept them only upon such conditions as it may at the time impose.

Dated, New York, February 1st, 1915.

FREDERICK H. SHIPMAN (Chairman),
Treasurer, New York Life Insurance Co.;
WILLIAM B. CARDOZO,
Vice-President, The Farmers' Loan and Trust Co.;
ELLIS W. GLADWIN,
Vice-Pres. & Secy. Home Life Insurance Co.;
EDWARD H. LADD, JR.,
Of the firm of Ladd & Wood;
RAYMOND M. SMITH,
Of the firm of Megargel & Company.
Committee.

GELLER, ROLSTON & HORAN, Counsel,
22 Exchange Place, New York, N. Y.
EDWIN GIBBS, Secretary,
22 William Street, New York, N. Y.
THE FARMERS' LOAN AND TRUST COMPANY, Depositary,
22 William Street, New York, N. Y.

M. RUMELY COMPANY—PREFERRED STOCK

In view of the appointment of a Receiver for the M. Rumely Company on January 19, 1915, and at the request of holders of a large amount of the preferred stock of said Company the undersigned have consented to act as a committee to represent the interest of the preferred stockholders of said Company.

The New York Trust Company has been appointed Depositary of the Committee to receive deposits of stock and to issue certificates of deposit therefor.

The stock when deposited must be endorsed in blank or be accompanied by a power of attorney for transfer executed in blank and must also be accompanied either by a proxy to vote the stock signed by the registered holder thereof, or by proper stamps for transfer at the rate of four cents per share as required by the laws of the United States and of the State of New York. Forms for the proxies may be obtained from the Depositary.

The Deposit Agreement to be dated February 1, 1915, under which the certificates of stock will be deposited, is now in course of preparation and when completed will be lodged with the Depositary. **Stockholders are urged to deposit their certificates of stock without delay, as the situation calls for prompt action.** New York, February 1, 1915.

THE NEW YORK TRUST COMPANY,
Depositary.
26 Broad Street, New York City.
HORNBLOWER, MILLER, POTTER & EARLE,
Counsel.
Address all communications to
C. E. HAYDOCK, Secretary,
26 Broad Street, New York City.

MORTIMER W. BUCKNER,
Chairman,
(Vice-Pres. The New York Trust Co.)
JAMES B. BELL,
(of Secor & Bell, Toledo, Ohio)
C. EDGAR ELLIOTT,
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Descriptive letter setting forth how demand for submarines should affect this stock sent on application.

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In this Week's Summary Investors will receive this and other statements as issued if requested.
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Our Booklet "A" Explains.
Sent Upon Request.

FIRST MORTGAGE GUARANTEE CO.,
Bridge Plaza, N., L. I. City, N. Y.

Cincinnati, Indianapolis, St. Louis & Chicago Railway Company.

Grand Central Terminal, Nov. 10, 1914.

The undersigned, Sinking Fund Commissioners under the C., I., St. L. & C. First Consolidated Six Per Cent. Mortgage, hereby certify that we have drawn bonds to be applied to Sinking Fund Account Nov. 1, 1914, in accordance with the provisions of the said mortgage, and that the bonds bearing numbers as follows, viz.: 39, 368, 418, 799, 968, and 1012, have been drawn for such purpose, that interest on the said bonds will cease on the first day of May, 1915, and that the bonds will be taken up on and after that day at 105 per cent. at the office of the Treasurer, Room 3111, Grand Central Terminal, New York.

A. H. SMITH,
W. A. WILDHACK,
WALTER P. BLISS,
Sinking Fund Commissioners.

MEETINGS AND ELECTIONS.

OFFICE OF
ELECTRIC BOND AND SHARE CO.
71 Broadway New York.
New York, N. Y., January 29, 1915

To the Stockholders of
ELECTRIC BOND AND SHARE COMPANY:

Notice is hereby given that the annual meeting of the stockholders of ELECTRIC BOND AND SHARE COMPANY will be held at the office of the company, at Schenectady, N. Y., on Wednesday, the 17th day of February, 1915, at ten o'clock in the forenoon, for the purpose of electing directors for the ensuing year and for the transaction of such other business as may properly come before the meeting, including considering and voting upon the approval and ratification of all contracts, acts, proceedings, elections and appointments which have been made or taken by the Board of Directors and the Executive Committee of the company since the date of the last annual meeting, as set forth in the minutes of the meetings of the Board of Directors and the Executive Committee.

The polls will remain open from ten o'clock in the forenoon until twelve o'clock noon on said date.

The stock transfer books of the company will be closed at the close of business on Saturday, January 30th, 1915, and opened at the opening of business on Thursday, February 18th, 1915.

By order of the Board of Directors.
H. M. FRANCIS, Secretary.

ELECTRIC BOND AND SHARE CO.
NOTICE OF SPECIAL MEETING OF STOCKHOLDERS.

Notice is hereby given that a special meeting of the stockholders of ELECTRIC BOND AND SHARE COMPANY will be held at the office of said Company in the City of Schenectady, County of Schenectady, State of New York, on the 17th day of February 1915, at 1:00 P. M., to consider and take action with respect to a proposed increase in the authorized capital stock of the Company from $10,000,000 to $16,00,000, by the authorizatoon of an additional $6,000,000 of stock to be divided into 60,000 shares of the par value of $100 each, of which 30,000 shares shall be preferred stock and 30,000 shares shall be common stock.

Transfer books will be closed at the close of business on Saturday, January 30, 1915, and opened at the opening of business on Thursday, February 18th, 1915.

By order of the Board of Directors.
Dated, January 29, 1915.
S. Z. MITCHELL, President.
H. M. FRANCIS, Secretary.

[illegible] STOCKHOLDERS.

Jersey City, N. J., January 18, 1915.

The Annual Meeting of the stockholders of REPUBLIC RAILWAY & LIGHT COMPANY will be held at the principal office of the Company, No. 15 Exchange Place, Jersey City, N. J., on Tuesday, February 16, 1915, at 12 o'clock noon, for the election of Directors and the transaction of such other business as may properly come before the meeting, including the approval and ratification of all action of the Board of Directors and of the Executive Committee since the last meeting of the stockholders of the Company. The polls will remain open one hour.

The stock transfer books of the Company, both preferred and common, will be closed at the close of business January 27, 1915, and will be reopened on the 17th day of February, 1915.

GAILLARD F. RAVENEL, Secretary.

Quotation List of Outside Securities

THESE quotations are obtained from brokerage houses all over the country. The name of the bidder will be given upon request.

DIVIDEND and interest periods are indicated as follows: M—Monthly; B—Bi-Monthly; Q—Quarterly; S—Semi-Annual; A—Annual. *Sells dollars per share. †And interest. ‡Including extra dividend. ††Sells flat. §Special. xEx dividend.

STREET RAILWAY AND ELEC. COMPANIES.

SECURITIES.	Amount Outstanding.	Dividend. Per C't.	Period	Date.	Quotation Jan. 30, 1915. Bid.	Asked.
Ad'k El.	$9,500,000	..	..	....	12	15
Do 6% pf.	2,500,000	..	..		42	45
Albany So. 5s	1,400,000	2½	S	M. & S.	85	95
A.G.& E.($50)	3,500,000	2	Q	Jan 1, 15	86	90
Do pf. ($50)	1,699,000	1¼	Q	Feb 1, 15	46½	48½
Am. L. & Tr.	15,355,141	2½b	Q	Feb 1, 15	317	321
Do pf.	14,236,200	1½	Q	Feb 1, 15	107	109
Am. P. & Lt.	8,205,400	1	Q	Jan 1, 15	62	65
Do 6% cu. pf	3,119,800	1½	Q	Jan 1, 15	81	84
Do 6% nos.'21	2,200,000	3	S	F. & A.	95	96
Am. Pub.Ut.	2,995,000	¾	..	July 1, 14	33	36
Do pf.	1,714,000	1½	Q	Jan 1, 15	64	67
Am. W. Wks. & Elec. Co.	7,000,000	..	..	....	4	5
Do 1st pf. 7% cum.	5,000,000	..	..	....	48	50
Do 6% pc.pf.	10,000,000	..	..	....	13	15
Ariz. Power 1st 6s, '33.	1,900,000	3	S	M. & N.	83	88
Ashev. L.&P. 1st s.f.5s,'42	1,100,000	2½	S	A. & O.	93½	96
Au.-Aik. Ry. & El. Corp.	2,250,000	..	..	....	10	20
Do pf.	1,500,000	..	..	....	..	65
Do s.f. mtg 5s, '35	3,284,000	2½	S	J. & D.	80	85
Au. & Syr. El. 1st rf.5s,'42	1,460,000	2½	S	A. & O.	89	92
Au. Ry. & E. 1st 5s, '40	967,000	2½	S	J. & D.	97½	100
Bal. Co. Wat & El. 5s, '46	943,000	2½	S	M. & N.	91	95
Bir. R., L. & P. C. 4½s	8,720,000	2¼	S	A. & O.	88½	90
Do ref. ex. 6s, '57	3,744,600	3	S	M. & N.	97	98
Buf. Cr 1st 5s	2,974,000	2½	S	M. & N.	101	102
Buf. G. El.5s	2,375,000	2½	S	F. & A.	100	..
Buf. & Lock. 1st 5s	500,000	2½	S	J. & J.	..	100
Cal. El. G.pf	2,500,000	1½	Q	Jan 1, 15	72	75
Cal. R. & P.	2,800,000	1¾	Q	Jan 1, 15	87	90
Capital Tr.	12,000,000	1¼	Q	Jan 1, 15	93	95½
Capital Tr. 1st 5s, '47.	5,659,500	2½	S	J. & D.	106½	107
Cent'l Maine Pow. 1st 5s	2,635,000	2½	S	M. & N.	92½	95
Chas. Con R., G. & E.($50)	2,407,000	..	..	....	45	50
Do 5s, '99	1,755,000	2½	S	M. & S.	94	95
C.L.H.&P.5s.	1,500,000	2½	S	M. & N.	98½	100
Cl.R.1st5s,'31	5,405,000	2½	S	M. & N.	101	101¾
Colo. Power.	11,000,000	..	..	....	13½	15
Do 7% pf	425,000	1¾	Q	Dec 15,14	90	92
Do 5s, '53	4,130,000	2½	S	M. & N.	80	85
Col. R., G. & E. 1st 5s,'36	2,743,000	2½	S	J. & J.	90	92½
Col. R., G. & Elec. pf.	831,000	1¼	Q	Jan 1, 15	80	90
Com. Pr., R. & Lt.	15,500,000	1	Q	Feb 1, 15	55½	56½
Do pf.	16,000,000	1½	Q	Feb 1, 15	82	83
Com. Power 1st 5s, 24	1,213,000	2½	S	J. & D.	97	100
C.G.,E.L.&P. (Balt.) 4½s	13,360,000	2¼	S	J. & J.	88	88½
C. T. of N.J.	15,000,000	2	S	Jan 15,15	73	74
Do 1st 5s,'33	10,088,000	2½	S	J. & D.	102	103½
C. P. (Mich.) 1st rf. 5s,'36	15,000,000	2½	S	J. & J.	91½	94
C. P. (Minn.) 1st 5s, '29	6,857,000	2½	S	M. & N.	88½	90
Dallas El. C. 1st 5s, '22	3,492,000	2½	S	A. & O.	94	97
Det. Ed. Co.	13,486,600	1¾	Q	Jan 1, 15	111	112
Ec. L. & P. 1st mtg. 5s, '56	1,889,000	2½	S	J. & D.	94	98
El. Bd. D. pf	1,500,000	..	..	....	42	50
El. B. & S. pf	5,000,000	1½	Q	Feb 1, 15	97½	100
Emp. District Elec. pf.	1,003,900	..	..	....	50	70
Do 5s	3,000,000	..	..	....	63	70
E'n P. & Lt. 1st 5s, '18	2,350,000	2½	S	M. & S.	93	96
Ev. El. Ry. 1st 4s, '21	1,200,000	2	S	M. & N.	86	88
Ev. G. & E.L. 1st 5s, '32	1,240,000	2½	S	J. & D.	92	..
Ex. Sg. W., G. & E. 6s	297,000	3	S	J. & D.	95	98
Fed. L. & T.	4,750,000	..	..	....	14	17
Do pf.	2,500,000	1½	Q	Sep 1, 14	52	57
Ft. Worth P. & Lt. 1st 5s	2,700,000	2½	S	F. & A.	95	96
Gen. G. & El. Co. 1st l. cv. 5s, '32	1,693,000	2½	S	J. & J.	78	85
G. & El. Sec.	1,000,000	..	..	....	65	75
Do pf.	1,000,000	..	..	....	..	80
Gr. Rap. Ed. 1st 5s, '16	763,000	2½	S	M. & N.	98½	100
Gr. Rap. Ry. 1st 5s, '16	3,085,000	2½	S	J. & D.	99¼	100
G. Wn. Pow. 1st 5s, '46	22,138,000	2½	S	J. & J.	77½	79
Harwood El. 5s, '39	1,000,000	2½	S	J. & J.	100	..
Int. R. of B. B. Div.5s,'31	5,000,000	2½	S	F. & A.	102	103
B. & L. Div. 1st 5s	500,000	2½	S	J. & J.	..	100
B. & N. F. D. 1st 5s	750,000	2½	S	J. & D.	100	..
Int. St. El. C. 1st 6s, '33	631,000	3	S	M. & S.	90	95
Int. Trac. 4s, '49, rcts	18,335,000	2	S	J. & J.	60	62
Jack. & Bat. Cr. Tr. 1st ref. 5s, '23	1,200,000	2½	S	J. & D.	92½	96
J.C., H.& P.4s	14,061,000	2	S	M. & N.	77½	79
Joplin & Pit. Ry. 5s, '30	1,750,000	2½	S	M. & S.	89	92½
K. C. R. & L.	9,543,080	..	..	....	25½	26
Do pf.	9,407,500	1¼	..	Mar 1, 11	45	49
Do 6% nts.,'12, ext. at 7%	5,500,000	3½	S	M. & S.	90	92
Do 1st ref.5s	10,200,000	2½	S	M. & N.	86	87
K. C. B. L.6s	2,500,000	3	S	J. & J.	100	101½
K.C. E. 4s,'22	2,000,000	2	S	J. & J.	70	75
K.C.Met.S.R. cn.1st 5s,'13	7,242,000	2½	S	M. & N.	92	93
K. C. & Wes. 1st 5s, '26	500,000	2½	S	J. & J.	88	90
K. G. & E. pf	1,500,000	1¾	Q	Jan 1, 15	96	99
Do 5s of '22	3,210,000	2½	S	M. & S.	95	96
L. R. Ry. & E. 1st 5s,'33	2,000,000	2½	S	A. & O.	101	..
L.A.G.& E.5s	4,883,000	2½	S	M. & S.	92½	95
Lincoln Gas & Elec.	2,250,000	..	..	....	15	25
Mich. Ry. 6% notes, 1919	5,000,000	3	S	J. & D.	97	98
Mich. Tr. 1st & ref.5s,'21	547,000	2½	S	J. & J.	100	..
Do ext. 1st & ref. 5s	324,000	2½	S	J. & J.	93½	..
Minneapo. G. E. 6% notes	2,000,000	3	S	J & D.	99¼	99¾
Mobile E. pf.	852,500	1¾	Q	Nov 15,14	88	91
Mobile E. 1st 5s	1,805,000	2½	S	M. & N.	85	87½
Musk's G. & E. pf.	1,438,500	1¾	Q	Dec 15,14	85	90
Do 1st 5s,'26	1,036,000	..	..	Dec 15,14	87	90
Nashville R. & Lt. pf.	2,500,000	1¼	Q	Jan 1, 15	72	76
Do con.5s,'58	4,054,000	2½	S	J. & J.	99	101
Do ref.5s,'58	3,310,000	2½	S	J. & J.	84	86
N. Jersey Ry 1st 4s, '48	15,000,000	2	S	M. & N.	80	81
Nor. O. L. & P. 6s, '31	4,745,000	3	S	J. & J.	85	90
N. O. L. & P.	4,585,000	..	..	....	11	15
Do pf.	2,400,000	3	S	Jan 15,15	51	54
N. St. Power	5,975,000	..	..	....	19	20½
Do pf.	8,386,700	1¾	Q	Jan 15,15	78¾	80
N. T. Tr. 5s.	2,500,000	2½	S	J. & J.	98½	..
N. Y., West'r LGM4s,2004	10,000,000	2	S	J. & J.	79½	81
Okl. Ry.5s,'41	2,630,000	2½	S	J. & J.	83	87
Ont. Pow. Co. deb 6s, '21	2,965,000	3	S	J. & J.	93½	95
Do 1st 5s,'43	9,783,000	2½	S	F. & A.	94	95
O. & C. B. St. Ry. 1st cn. 5s, '28	10,000,000	2½	S	J. & J.	96	97
O.&C.B.R.& B. 1st 5s,'28	1,823,000	2½	S	J. & J.	96	98
Ore. El. Ry.5s	2,000,000	2½	S	M. & N.	96	98
Ozark P.&W.	1,500,000	..	..	....	10	20
Port.(Ore.)R. 1st mg.5s,'30	8,238,000	2½	S	M. & N.	98	100
Por. G. El.5s	8,000,000	2½	S	J. & J.	99½	101
Pub. S. C.cfs	20,047,770	1½	S	M. & N.	107	108
Rep. R. & L.	6,206,000	..	..	....	16	18
Do pf.	5,191,400	1¼	Q	Jan 15,15	66	69
Roch.R&L5s tax ex.N.Y.	9,401,000	2½	S	J. & J.	97	99
Rock.L&P5s	605,000	2½	S	M. & N.	92	..
Rut. R., L. & P. 1st 5s,'46	2,000,000	2½	S	M & S.	84	90
St.Jo.(Mo.)R., L.,H.& P.5s	5,000,000	2½	S	M. & N.	97½	98
Sgn.Val.Tr.5s	813,000	2½	S	F. & A.	94	98
Salt L. & Ogd. 1st 5s, '34	1,350,000	2½	S	F. & A.	92½	94
S. Diego Con. G. & E. 1st 5s, '39	4,194,000	2½	S	M. & S.	92	94
Scioto Val. T. 1st 5s, '23	1,600,000	2½	S	M. & S.	92¾	95
Scrn. Ry($50)	2,060,200	..	..	....	60	..
Do pf. ($50)	1,500,000	1¼	Q	Jan 1, 15	62	70
Do con.5s,'32	1,100,000	1¼	Q	Jan 15,15	99	101
Scran. El. 5s.	4,363,000	2½	S	J. & J.	9½	..
Seattle Elec. con. 5s, '29	6,888,000	2½	S	F. & A.	95½	97
Sea. Ltg. 5s.	4,525,500	2½	S	A. & O.	89½	91½
Sierra & S.F. Pow. 1st 5s	6,500,000	2½	S	F. & A.	84½	87½
So. Cal. Ed.	10,400,000	1¼	Q	Nov 15,14	76	79
Do pf.	4,000,000	1½	Q	Jan 15,15	89	92
Do gen. 5s,'39	12,309,000	2½	S	J. & J.	91½	94
So. Power 5s	5,800,000	2½	S	M. & S.	98	100
So. W. Pwr. & Lt. pf.	1,565,000	1¾	Q	Dec 1, 14	95	100
Stan. G. & E. ($50)	9,343,150	..	..	....	$5½	$6½
Do pf. ($50)	11,784,950	1	Q	Dec 15,14	$17	$18½
Sup. W., L. & P. 1st 4s,'31	1,800,000	2	S	M. & N.	78	..
Syra. L. & P. col. tr.5s,'54	6,479,490	2½	S	J. & J.	77	80
Syra. Lt. 1st mtg. 5s, '51	2,500,000	2½	S	J. & D.	98	101
Tampa El.1st 5s, '33	845,500	2½	S	J. & D.	96	100
Tenn. R., L. & P.	20,000,000	..	..	....	9	10
Do pf.	10,250,000	1¼	..	Jun 1, 14	38	40
Tex. Tr.1st 5s	2,000,500	2½	S	J. & J.	90	92
Un. E.L. & P. (Balt.) 4½s.	4,428,000	2¼	S	M. & N.	89¾	92¼
Un. Elec. (N. J.) 4s, '49	18,617,500	2	S	J. & D.	82	83
Un. Util. Co. cv. 6s, '43	700,000	3	S	J. & J.	95	100
U. L. & Rys.	6,920,000	..	..	....	45	48
Do 1st pf.	7,707,000	1½	Q	Jan 1, 15	67	70
Do 2d pf.	2,120,200	¾	Q	Jan 1, 15	64½	67
Utica & M.V. Ry. 4½s, '41	2,268,000	2¼	S	M. & S.	89	92
Utah Sec. Cor	27,500,000	..	..	....	13	16
Do 6s, '22	16,927,000	3	S	M. & S.	79	80
Wash.R.& E.	6,500,000	1¾	Q	Dec 1, 14	87	88
Do pf.	8,500,000	1¼	Q	Dec 1, 14	84½	85
Do cn. 4s,'51	11,642,350	2	S	J. & D.	80¾	81
West'n Pow.	14,670,000	..	..	....	15½	17
Do 6% cm.pf	6,000,000	..	..	....	61	65
Wh'l. Tr. Co. 1st con.5s,'31	2,500,000	2½	S	J. & J.	92	96
Wis. Ed'n Co	215,000sh	1.75	Q	Dec 1, 14	$47½	$49
Do db.6s,'24	6,500,000	3	S	M. & N.	93	95

a—Paid initial dividend of ½% June 2, 1913. *Ex dividend. b—Also 2½% on common stock. sh—Shares.

TRUST COMPANIES.

SECURITIES.	Amount Outstanding.	Per C't.	Period	Date.	Bid.	Asked.
Astor Trust.	$1,250,000	2	Q	Feb 1, 15	355	365
Bankers' Tr.	10,000,000	5	Q	Jan 1, 15	422	425
B'way Trust.	1,500,000	1½	Q	Feb 1, 15	145	153
Brooklyn	1,500,000	10b	Q	Jan 1, 15	460	475
Columbia	2,000,000	5	Q	Dec 31,14	415	430
Central	3,000,000	20c	Q	Jan 2, 15	985	995
Commercial	500,000	..	..	....	..	85
Empire	1,500,000	2½	Q	Dec 31,14	295	305
Equitable Tr.	3,000,000	6	Q	Dec 31,14	400	410
Farm. Loan & Tr. ($25).	1,000,000	12½	Q	Feb 1, 15	1075	1125
Fidelity	1,000,000	3	S	J. & J.	205	215
Franklin	1,000,000	6	S	Dec 31,14	245	255
Fulton	500,000	7d	S	Jan 2, 15	275	300
Guaranty	10,000,000	6	Q	Dec 31,14	540	545
Hamilton	500,000	3	Q	Feb 1,15	265	275
Home	750,000	2	..	Jul 15,07	140	..
Hudson Tr.	500,000	3	S	Jan 2, 15	125	135
Kings Co.	500,000	5	Q	Feb 1, 15	585	..
Law. T. Ins. & Tr. Co.	4,000,000	2	Q	Jan 2, 15	140	145
Lincoln	1,000,000	3	..	Sep 30,07	105	115
Mfrs.-Citiz'ns	1,000,000	1½	Q	Dec 1, 14	135	145
Metropolitan.	2,000,000	6	Q	Dec 31,14	390	400
New York	3,000,000	8	Q	Dec 31,14	580	595
N.Y.L.I. & T.	1,000,000	20	S	Dec 10,14	950	1000
People's Tr.	1,000,000	1	M	Jan 2, 15	270	282
T. Guar. & T.	5,000,000	5	Q	Dec 31,14	390	400
Union	3,000,000	4	Q	Jan 2, 15	355	365
U. S. M. & T.	2,000,000	6	Q	Dec 31,14	400	405
United States	2,000,000	25	S	Jan 2, 15	1040	1055

a—Incl. 1% extra. b—Incl. 5% extra. c—Incl. 10% extra. d—Incl. 2% extra.

INSURANCE, REALTY AND SURETY COMPANIES

SECURITIES.	Amount Outstanding.	Per C't.	Period	Date.	Bid.	Asked.
Am. Surety	$5,000,000	2½	Q	Dec 30,14	165	170
Bd.& Mtg.Gu.	5,000,000	4	Q	Nov 14,14	279	284
City of N. Y.	580,000	2½	Q	Jan 1, 15	150	175
Commonw'lth	500,000	5	S	Jan 1, 15	275	305
Continental	2,000,000	25	S	J. & J.	820	840
Fidel.-Ph'nix.	2,500,000	5	S	J. & J.	250	260
Ger. Alliance	400,000	7½	S	J. & J.	235	270
Ger.-Amer.	2,000,000	15	S	J. & J.	500	515
Germ'a ($50).	1,000,000	10	S	Jan 1, 15	300	325
Hanover ($50)	1,000,000	2	Q	Jan 1, 15	155	165
Home Fire	6,000,000	10	S	Jan 15,15	385	395
Lawyers Mtg.	6,000,000	3	Q	Jan 1, 15	188	193
Mtg.Bond Co	2,000,000	1½	Q	Jan 1, 15	97	102
Nat. Surety	2,000,000	3	Q	Jan 1, 15	169	174
N. Y. Mtg. & Sec. Co.	1,500,000	3	Q	Jan 1, 15	130	138
N.Y.Title Ins.	2,000,000	1¾	..	Jan 15,14	55	..
Niagara ($50)	1,000,000	10	S	Jan 1, 15	300	320
No.River($25)	500,000	5	S	Oct 10,14	140	150
Realty Asso.	4,000,000	3	S	Jan 15,15	94	..
Stuyv't ($100)	400,000	5	S	J. & J.	100	125
U. S. (Fire)	400,000	3	S	Feb 1, 15	80	90
Westchester	300,000	10	Q	Feb 1, 15	$50	$52
W'msb'g City	1,000,000	7	S	Feb 1, 15	115	160

b—Dividend payable 5½% in January and 3½% in July.

INDUSTRIAL AND MISCELLANEOUS.

SECURITIES.	Amount Outstanding.	Per C't.	Period	Date.	Bid.	Asked.
Am. B. Note Co. ($50)	$4,495,738	1	..	Aug 15,14	29	35
Do pf. ($50)	4,495,760	1½	Q	Jan 2, 15	48	49½
Am. Chicle	8,000,000	2b	M	Dec 30,14	189	191
Do pf.	3,000,000	1½	Q	Jan 2, 15	95	97
Am. Graph's.	2,627,550	..	..	....	32	35
Do pf.	2,096,630	1¾	Q	Nov 16,14	73	76
Bab. & Wil'x	15,000,000	1½	Q	J,A,J,O	89	92
Bliss, E W, Co	1,500,000	1½	Q	Jan 2, 15	106	111
Do pf.	1,500,000	2	Q	Jan 2, 15	117	..
Bord. C. M.	21,264,400	4	S	Aug 5, 14	116½	117½
Do pf.	7,500,000	1½	Q	Dec 15,14	104½	105½
Braden Cop.	6,000,000	..	..	....	6¾	6⅞
Celluloid	5,925,000	1½	Q	Dec 31,14	130	133
Cen. Fire'ks.	1,488,400	..	..	1907	5	7
Do pf.	1,283,000	..	..	....	45	60
Childs	3,000,000	1¼	Q	Dec 10,14	78	85
Do pf.	2,499,900	1¾	Q	Dec 10,14	99	101
Herc. Powd. Co. pf.	5,200,000	1¾	Q	Nov 15,14	104½	105½
Houston Oil.	20,000,000	..	..	....	11½	12
Int. Nickel	38,081,500	2½	Q	Dec 1, 14	110	111
Do pf.	8,912,600	1½	Q	Feb 1, 15	104	105
Int. Textbook	8,500,000	2½	Q	Jan 2, 15	85	90
K. City Stk. Yds. 5s, '20	1,334,000	2½	S	F. & A.	94	98
Lanston Mon	6,000,000	1½	..	Jun 30,14	55	70
Lima Loco C 1st 6s, '32	2,000,000	3	S	M. & N.	86	93
L.V.C.S. ($50)	7,525,225	2½	Q	Jan 16,15	160	175
Marc. of A., (new)	10,000,000	..	..	....	2½	2¾
Merg. Lino.	12,799,600	5½a	Q	Dec 31,14	185	187
Otis Elevator	6,375,300	1¼	Q	Jan 15,15	68	71
Do pf.	6,500,000	1½	Q	Jan 15,15	88	91
Proc. & Gam.	12,480,000	4	Q	Nov 15,14	530	540
Pr.& Gam.pf	2,250,000	2	Q	Jan 15,15	175	190
Royal Bak.P.	10,000,000	3	Q	Dec 31,14	150	160
Do 6s cum.pf	10,000,000	1½	Q	Dec 31,14	101½	103
Saf.C.H.& L.	10,000,000	2	Q	Dec 23,14	103	105
Singer Mfg.	60,000,000	2	Q	Jan 1, 15	250	255
Sterling Gum	6,000,000	..	..	....	3⅜	3½
Sulz. & S. pf	10,000,000	1¾	Q	Jan 1, 15	88	92
Temple Coal 1st col.tr.5s	2,320,000	2½	S	J. & J.	99	101
Tem. Coal pf	2,000,000	2	Q	Jan 11,15	103½	105
Willys-Ov'l'd.	20,000,000	1½	Q	Feb 1, 15	91	93
Do pf.	4,750,000	1¾	Q	Jan 1, 15	93	96

*Ex.div. a—Incl. 3% extra. b—Incl. 1% extra.

STANDARD OIL STOCKS.

SECURITIES.	Amount Outstanding.	Per C't.	Period	Date.	Bid.	Asked.
Ang.-Am. O.	$9,733,000	10	..	Jan 1, 15	14½	15
Atlantic Ref.	5,000,000	..	..	....	625	630
Bourne-Scry.	200,000	$20	A	Oct 15,14	260	275
Buck. P. L.	10,000,000	$2	Q	Dec 15,14	112	114
Chese. Mfg.	500,000	$10g	Q	Dec 22,14	650	670
Colonial Oil	250,000	..	..	....	97	103
Contin. Oil	3,000,000	3	Q	Dec 17,14	227	232
Crescent P.L.	3,000,000	75c	Q	Dec 15,14	39	41
Cumb. P. L.	1,000,000	$5	A	Dec 15,13	50	55
Eureka P. L.	5,000,000	6	Q	Feb 1, 15	225	230
Gal.-Sig. Oil.	12,000,000	3	Q	Dec 31,14	166	170
Gal.-S. O. pf	2,000,000	$2	Q	Dec 31,14	138	143
Ind. P. Lines	5,000,000	2½	Q	Nov 14,14	102	105
Nat. Transit.	12,737,575	75c	Q	Dec 15,14	36½	37½
N. Y. Tran.	5,000,000	5	Q	Jan 15,15	225	230
Nor. Pipe L.	4,000,000	$5	S	Jan 2, 15	94	97
Ohio Oil	15,000,000	$2b	Q	Dec 10,14	137	139
Prai. O. & G.	18,000,000	$6	..	Feb 28,13	473	477
Solar Ref'g.	2,000,000	$5	S	Dec 21,14	245	255
So. Pipe Line	10,000,000	$6	Q	Dec 1, 14	220	224
So. Penn. Oil	12,500,000	5h	..	Jun 30,14	292	295
S.W. P. P. L	3,500,000	$3	Q	Dec 31,14	115	120
St. Oil (Cal.)	49,702,400	2.50	Q	Dec 15,14	295	297
St. Oil (Ind.)	30,000,000	6a	Q	Nov 30,14	448	452
St. Oil (Kan.)	2,000,000	3	..	Jan 15,14	355	365
St. Oil (Ky.)	3,000,000	4	Q	Jan 2, 15	250	255
St. Oil (Neb.)	1,000,000	10	S	Dec 20,14	320	330
St. Oil (N.J.)	98,338,300	$5	Q	Dec 15,14	398	400
St. Oil (N.Y.)	75,000,000	2	Q	Dec 15,14	195	197
St. Oil (Ohio)	3,500,000	6f	Q	Jan 1, 15	425	485
Swan & F'ch	500,000	5	..	Mar 31,13	160	165
Union T. L.	12,000,000	2½	..	Sep 25,14	83	85
Vacuum Oil	15,000,000	$3	..	Oct 31,14	196	199
Wash'ton Oil	100,000	$4	A	Dec 1, 13	35	40

a—Including 3% extra dividend. b—Including 75c extra. f—Including 3% extra. g—Including $4 extra. h—Including $2 extra. h—Including 2% extra

BANKS.

SECURITIES.	Amount Outstanding.	Dividend. Per C't.	Period	Date.	Quotation Jan. 30, 1915. Bid.	Asked
America	$1,500,000	14	S	Jan 2, 15	540	555
Am. Exc. N.	5,000,000	5	S	Nov 2, 14	207	215
Batt'y Pk. N.	200,000	3	S	Jan 2, 15	120	135
Bowery	250,000	6b	Q	Feb 1, 15	400	..
Bronx Boro.	150,000	10	S	Jan 1, 15	225	260
Butch. & Dr. (Nat.) ($25)	300,000	3	S	Jan 2, 15	125	135
Century	500,000	3	Q	Jan 4, 15	145	160
Chase Nat'l	5,000,000	5	Q	Jan 2, 15	520	535
Ch.-P.N. ($25)	2,250,000	2	Q	Jan 2, 15	178	185
Chelsea Ex.	400,000	3	S	Oct 1, 14	128	135
Chemic. Nat.	3,000,000	2½	B	Jan 2, 15	400	405
Cit's C. Nat.	2,550,000	2	Q	Jan 2, 15	165	172
City (Nat'l)	25,000,000	5	S	Nov 2, 14	358	360
Cl & I. Nat.	1,000,000	1½	Q	Jan 2, 15	148	156
Colonial	400,000	3	Q	Jan 1, 15	450	..
Columbia	300,000	8	S	Jan 1, 15	300	325
Com. Nat.	25,000,000	2	Q	Jan 2, 15	168	170
Corn Exch.	3,500,000	4	Q	Feb 1, 15	307	315
E. R. Nat. ($25)	250,000	2	S	Jan 2, 15	70	85
Fidelity	200,000	3	S	Nov 2, 14	150	160
Fifth Av.	100,000	25	Q	Jan 1, 15	4200	..
Fifth Nat.	250,000	3	Q	Jan 2, 15	250	300
First Nat.	10,000,000	7a	Q	Jan 2, 15	835	855
Garfield Nat.	1,000,000	3	Q	Dec 31,14	195	210
Ger.-Am.($75)	750,000	3	S	Feb 1, 15	135	145
German Ex.	200,000	10	S	Jan 2, 15	390	410
Germania	200,000	10	S	Nov 2, 14	425	475
Gotham Nat.	200,000	2	Q	Jan 2, 15	100	..
Greenwich	500,000	3	Q	Jan 1, 15	265	280
Hanover Nat.	3,000,000	5	Q	Jan 2, 15	625	640
Har'm'n Nat.	500,000	..	..	....	275	295
Imp.& T. Nat.	1,500,000	12	S	Jan 2, 15	500	510
Irving Nat.	4,000,000	2	Q	Jan 2, 15	173	178
Liberty Nat.	1,000,000	10c	Q	Jan 2, 15	565	585
Lincoln Nat.	1,000,000	2½	Q	Feb 1, 15	310	330
Manh'n ($50)	2,050,000	8d	S	Jan 2, 15	308	315
Mar. & Ful. Nat.	1,000,000	3	Q	Jan 1, 15	245	255
Mec. & Met.	6,000,000	3	Q	Nov 10,14	238	242
Mer.Nat.($50)	2,000,000	4	S	Jan 2, 15	180	190
Mer. Ex. Nat ($50)	1,000,000	3	S	Jan 2, 15	170	180
Metropolis	1,000,000	4	Q	Jan 2, 15	300	340
Metropolitan.	2,000,000	2	Q	Jan 2, 15	165	175
Mutual	200,000	7	S	Jan 2, 15	325	..
New Netherland	200,000	4	S	Jan 2, 15	210	225
N.Y.(N.B.A.).	2,000,000	8	S	Jan 2, 15	380	390
N.Y. Co. Nat.	500,000	20	S	Jan 2, 15	725	825
N.Y.Prod.Ex.	1,000,000	4	S	Oct 15,14	157	162
Pacific ($50).	500,000	2	Q	Feb 1, 14	200	225
Park Nat.	5,000,000	4	Q	Jan 2, 15	390	400
People's ($25)	200,000	5	S	Jan 2, 15	220	230
Seab'd Nat.	1,000,000	3	Q	Jan 2, 15	415	430
Second Nat.	1,000,000	3	Q	Jan 2, 15	395	425
Security, new	1,000,000	3	S	Feb 1, 15	..	100
Sherman Nat	200,000	..	..	....	125	135
State	1,500,000	5	S	Jan 2, 15	125	135
23d Ward	200,000	3	S	Feb 1, 15	100	135
Un. Ex. Nat.	1,000,000	4	S	Dec 31,14	140	148
Wash. Hgts.	100,000	2	Q	Jan 1, 15	275	..
West Side	200,000	6	S	Jan 2, 15	450	475
Yorkville	100,000	10	S	Dec 31,14	475	550

a—Quarterly div. of 3% paid on First Security Co. Oct. 1. b—Incl. 3% extra. c—Incl. 5% extra. d—Incl. 1% extra.

GAS AND WATER COMPANIES.

SECURITIES.	Amount Outstanding.	Per C't.	Period	Date.	Bid.	Asked.
Aub. G. 1st 5s	$300,000	2½	S	J. & J.	95	..
Cities Serv.	15,718,380	½	..	July 1, 14	50	53
Do pf.	27,368,426	½	..	July 1, 14	54	56
C. G. of N.J. 1st cn. 5s,'36	971,000	2½	S	J. & J.	96	..
Con. Wat. Co of Utica 1st mtg. 5s, '30	2,500,000	2½	S	J. & J.	98½	101
Do db.5s,'30	1,500,000	2½	S	J. & J.	85	90
Day. Gas 5s.	1,300,000	2½	S	M. & S.	96	98
Den. G. & E. gen. 5s	5,936,600	2½	S	M. & N.	89	91
Houston Gas 1st 5s	961,000	2½	S	M. & S.	96½	98
Hud. Co. Gas	10,500,000	4	S	Dec 1, 14	132	135
Jack. Gas 1st 5s, '37	350,000	2½	S	J. & D.	96	..
Ka'mazoo G. 1st 5s, '20	400,000	2½	S	J. & J.	95	..
Kan. Nat. G.	12,000,000	..	..	....	9	11
Do 1st 6s,'16	1,800,000	3	S	M. & N.	90	100
Do 2d 6s, '18	2,000,000	3	S	J. & J.	45	55
Kings Co. Lt. 1st 5s,tax ex	2,428,000	2½	S	J. & J.	92	94
N. Am. 5s, '48	10,635,000	2½	S	J. & J.	100	101
N. Y. & Q.C. Co. 1st 5s	840,000	2½	S	Sep 1, 14	93	98
Okla. G. & E. 5s, '29	2,563,000	2½	S	F. & A.	92½	95
Pac. G. & E.	32,109,300	1¼	..	Jul 15,14	43½	44
Do pf.	10,000,000	1½	Q	Nov 15,14	82	84
Plainfield U. Wat. 5s, '31	550,000	2½	S	M. & S.	102	104
Port.G.&C.5s	5,421,000	2½	S	J. & D.	93½	96
Sag. City G. 1st 5s, '16	857,000	2½	S	M. & N.	98½	100
S. J. G. & El. 1st 5s, '53	12,892,000	2½	S	M. & S.	99	99¾
Scr. G. & W. 1st 5s, '23	1,000,000	2½	S	J. & J.	102	103½
Do deb. 5s.	421,000	2½	S	J. & J.	101	103
S'b'k Wat. 5s	4,490,000	2½	S	A. & O.	102	103
Syra. Gas 1st 5s, 1946	2,500,000	2½	S	J. & J.	99	101
Wash'ton G. 5s, '60	3,457,500	2½	S	M. & N.	102¾	103¼
Wilkes. G. & E. 1st 5s,'55	3,000,000	2½	S	J. & J.	101	102

NEW YORK CITY TRACTIONS.

SECURITIES.	Amount Outstanding.	Per C't.	Period	Date.	Bid.	Asked.
Bl'k'r St. & F Ferry stock	$900,000	¾	S	J. & J.	15	25
Do 1st 4s,'50	700,000	4	S	J. & J.	60	70
Bway& 7th Av	2,100,000	2½	Q	Jan 15,15	160	175
B'l'nC.R.($10)	12,000,000	2	Q	Jan 15,15	169	175
Ch. & 10th St	650,000	2	Q	J,A,J,O	120	135
8th Av. R. R.	1,000,000	4	Q	J,A,J,O	250	300
42d St.&Gr.St	748,000	4½	Q	F,M,A,N	225	250
Ninth Av.	800,000	2	Q	....	125	160
2d Av. stock.	2,000,000	..	..	....	..	3
2d Av.Ry.1st con. 5s, '48	5,631,000	2½	..	Feb 1, 08	20	25
6th Av. stock	2,000,000	1¾	Q	F,M,A,N	115	120

TOBACCO STOCKS.

SECURITIES.	Amount Outstanding.	Per C't.	Period	Date.	Bid.	Asked.
Brit.-Am.	18,116,502	2½	..	Jan 12,15	19⅛	19½
Conley Foil	825,000	5	Q	Jan 15,15	275	300
John. T. & M.	300,000	3	Q	Jan 20,15	125	170
J. S. Young	1,000,000	2½	Q	Jan 1, 15	130	145
McAnd. & F.	3,000,000	2½	Q	Jan 15,15	170	177
P. R.-A. T.	1,999,400	5sc.	Q	Dec 3, 14	248	258
R. J. Rey'lds	7,525,000	3b	Q	Jan 2, 15	280	285
Tob. P. C. pf	8,000,000	1¾	Q	Jan 2, 15	92	95
United C. S.	27,162,000	1½	Q	Nov 16,14	94½	97
Un. C. S. pf.	4,527,000	1¾	Q	Dec 15,14	112	116

a—Interim div. b—Incl. 4% extra. g—Payable in scrip.

SHORT TERM NOTES.

Name.	Rate	Maturity.	Bid.	Ask.	Y'd.
Amalgamated Copper	5	Mar., 1915	100¼	100¾	2.50
Am. Bank Note Co.	5	Mar., 1916	99¾	100½	5.00
American Locomotive	5	July, 1915	100¼	100½	3.45
American Tel. & Tel.	5	Apr., 1916	100⅜	100½	4.60
Am Tobacco scrip	6	Sept., 1915	101	101½	3.60
Argentine Government	6	Dec 15, '15	100¼	100¾	5.55
Argentine Government	6	Dec 15, '16	99⅞	100	6.00
Argentine Government	6	Dec 15, '17	99⅞	100	6.00
Balt. & Ohio	4½	June, 1915	100¼	100½	3.15
Bethlehem Steel	5	June 11,'15	100¼	100⅜	3.20
B'klyn Rap. Transit	5	July, 1918	99⅞	99⅞	5.05
Canadian Pacific Ry.	6	Mar., 1924	102⅝	102⅞	5.50
Chesapeake & Ohio	5	June, 1919	91⅝	92½	7.45
Chicago & West. Ind.	5	Sept., 1915	100	100¼	4.50
Chicago Elevated	5	July, 1916	95	96	8.00
Com. P., R. & Lt. Co.	6	Nov., 1918	99	99½	..
City of Mon	5	Dec., 1917	99¾	100¼	4.95
Cons. Power (Minn.)	6	May, 1917	97½	99	6.50
Erie R. R.	5½	Apr., 1917	97¾	98½	6.35
Erie R. R.	5	Oct., 1915	100	100¼	4.60
Erie R. R.	5	Apr., 1915	100	100¼	4.40
General Motor	6	Oct., 1915	101⅛	101½	3.00
General Rubber	4½	July, 1915	100	100¼	3.95
Har. R. & P.	5	May, 1915	96	97	17.50
Hocking Valley Ry	6	Nov., 1915	101¼	101⅜	4.25
Int. Harvester	5	Feb 15,'15	99¾	100	5.00
Lackawanna Steel	5	Mar., 1915	100	100¼	4.10
L. S. & Mich. So.	5	Sept., 1915	100⅜	100⅝	4.00
L. S. & Mich. So.	5	Dec., 1915	100½	100¾	4.15
Louisville Gas & Elec.	6	Oct., 1918	96½	97½	..
Michigan Central	4½	Mar 2, '15	100	100¼	2.75
Minneap. Gen. El. Co.	6	June, 1917	99¼	99¾	6.10
Missouri Pacific	6	June, 1915	91	92	31.25
Mont. T. & P.	6	Apr., 1915	100	100¼	3.60
N. E. Navigation	6	May, 1917	92	93¼	9.70
N. Y. Central & Hud.	5	Apr., 1915	100	100¼	3.80
N. Y. Central & Hud.	4½	May, 1915	100	100¼	3.65
N. Y. Central & Hud.	5	Sept., 1915	100	100¼	4.25
N. Y. Central & Hud.	5	Oct., 1915	100	100¼	3.90
New York, N. H. & H.	5	May, 1915	96	97	17.50
Pacific G. & E.	5	Mar 25,'15	100	100¼	4.85
P. R. R. cv.	3½	Oct., 1915	100	100¼	3.30
Pub. Ser. Corp., N. J.	5	Mar 19,'16	99¼	99⅝	5.65
Seaboard Air Line	5	Mar., 1916	98	100	5.00
Southern Railway	5	Feb., 1916	99½	99¾	5.25
Southern Railway	5	Mar., 1917	98¼	98¾	5.75
Sulzberger & S.	6	June, 1916	100	100¼	5.85
U. S. S. R. M.	5	June, 1918	94	96	6.40
Union Typewriter	5	Jan., 1916	97½	98	6.85
United Fruit	6	May, 1917	100¾	101	5.50
United Fruit	5	May, 1918	97⅝	98½	5.60
Utah Co.	6	Apr., 1917	97	98	7.00
Western Penn. Trac.	6	Mar., 1917	96	98¼	6.80
Western Power	6	July, 1915	99¾	100¼	5.00
West. States G. & El.	6	1917	96	97½	7.00

$689,000 City of Regina

(Province of Saskatchewan, Canada)

5% Gold Bonds

$646,000, due 1st July, 1929 $43,000, due 1st July, 1928

Principal and half-yearly Interest payable Bank of Montreal, Toronto, Montreal, Regina and New York

Assessment, $73,703,612 Net Debenture Debt, $1,194,860

Value of Municipality's Assets, $21,517,920

Population, 45,000

Regina is not only the Capital of Saskatchewan, but also the oldest and largest city in the Province. It occupies a unique position financially. The total value of the city's assets is $21,517,000, or a sum sufficient to retire their total debenture indebtedness and leave a surplus of over $12,006,000. The net debenture debt is less than 2% of the assessed value for taxation.

Price: Rate to yield 5.70%

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Shall we mail you regularly our "Daily Discussions"? FREE on request. Write NOW.

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WANTED—By a financial firm of New York City an assistant manager. Must understand finance and business and have first-class reputation and willing to invest about $100,000 in cash. Prefer man who has both cash and credit in large amounts, but would accept one with small amount of cash if he was the right man. The firm is first class, and only men of integrity and standing need apply. Address "B," Y 324 Times Annex.

An Investment Barometer

Since December 1, 1914, transactions in bonds on the New York Stock Exchange have shown an average weekly increase of $638,937: In January of this year the average price of a representative group of twenty-five bonds traded in on the New York Exchange was 80.57, compared with an average price of 89.455 for the six preceding years.

These facts demonstrate both a pronounced renewal of activity in the purchase of investment securities, and also that standard investments are still quoted at an attractive price level.

We shall be glad upon request to submit lists of investment securities which in our opinion are a desirable purchase at this time.

Guaranty Trust Company of New York
140 Broadway
Fifth Avenue Branch, 5th Ave. & 43d St. London Office, 33 Lombard St., E. C.
Capital and Surplus, - - $30,000,000

NOTICE

30 Shares Daniels & Fisher Stores, Pfd.
25 Shares National Lead, Pfd.
50 Shares Western Mausoleum, Ltd. (Of Winnipeg, Canada)
Standing in name of
MAUDE S. BEAN, 28 W. 97th St., New York City,
ARE STOLEN PROPERTY NOW.

All Are Warned

from negotiating same. This stock has not been assigned.
M. S. BEAN.

JACOB ZELLER

WISHES TO ANNOUNCE THAT, HAVING RETIRED FROM THE FIRM OF BIGELOW & CO., HE IS CONDUCTING A GENERAL BROKERAGE BUSINESS IN INVESTMENT BONDS AT
36 WALL STREET, NEW YORK
TELEPHONE 4220 JOHN
FEBRUARY 1, 1915

SAVINGS AND LOAN ASSOCIATION.

52d Dividend

AT USUAL RATE OF 4½% PAID JAN. 1, 1915

Accounts of $10 or more opened on or before Feb. 28 earn from March 1. Even $1 starts you. Begin now or write for Booklet A, Simple Mailing System.

The Franklin Society
FOR HOME BUILDING & SAVINGS.
38 Park Row, New York. 27th Year.

$49,000,000
The Pennsylvania Railroad Company
Consolidated Mortgage 4½% Gold Bonds

Due August 1, 1960

INTEREST PAYABLE FEBRUARY 1 AND AUGUST 1

Samuel Rea, Esq., President of The Pennsylvania Railroad Company, in a letter to the undersigned, writes in part as follows:

"The consolidated mortgage is a first lien on the Main Line and certain branches of The Pennsylvania Railroad Company between Philadelphia and Pittsburgh (with the exception of 52.57 miles operated under 999-year lease from 1861 pledged under this mortgage); on valuable terminals and yards in Philadelphia, Pittsburgh and other places in the State of Pennsylvania, and valuable rolling stock, shops and other equipment owned by the Company and used on its railroad; and on the lease for 999 years from 1871, also pledged under this mortgage, of the railroad lines known as the United New Jersey Railroad & Canal Co. (excepting a small branch and some real estate connected therewith); and on securities of great value pledged as additional security.

"This issue makes a total of $100,000,000 of bonds outstanding under the mortgage (figuring sterling at $5 per pound), and no bonds in addition to that amount may be at any time outstanding.

"The Consolidated Mortgage Bonds purchased by you will be dated February 1st, 1915, will mature August 1st, 1960, will bear interest at the rate of 4½% per annum, payable semi-annually on February 1st and August 1st. They will be issued as coupon bonds in denomination of $1,000, with privilege of registration as to principal, and exchangeable for bonds registered as to both principal and interest. Both principal and interest will be payable in gold without deduction for any tax or taxes which the Railroad Company may be required to pay, or retain therefrom under any present or future laws of the United States or of the State of Pennsylvania.

"Application will be made to list these bonds on the New York Stock Exchange."

THE UNDERSIGNED WILL RECEIVE SUBSCRIPTIONS FOR THE ABOVE BONDS AT 103¾% AND ACCRUED INTEREST TO DATE OF DELIVERY.

The subscription will be closed at three o'clock p. m. on Monday, February 1, 1915, or earlier, the right being reserved to reject any applications and to award a smaller amount than applied for. The undersigned reserve the right to close the subscription at any time without notice.

A first payment of $50 per $1,000 bond subscribed for must accompany all subscriptions. The balance of the amount due on bonds allotted upon subscriptions will be payable in New York Funds on Wednesday, February 17, 1915, at the office of the undersigned, against temporary certificates of the Company, exchangeable for engraved bonds as soon as ready.

If no allotment be made, the first payment will be repaid in full, and if only a portion of the amount applied for be allotted, the balance of the first payment will be applied towards the amount due on Wednesday, February 17, 1915. No interest will be allowed on such first payment. If any further balance remains, such balance will be repaid. Failure to pay the second installment, when due, will render the previous payment liable to forfeiture.

We are informed that these bonds are a legal investment for Savings Banks in the States of New York, Massachusetts, New Jersey, Connecticut, Rhode Island and elsewhere.

KUHN, LOEB & CO.

New York, January 29, 1915.

MEETINGS AND ELECTIONS.

TO THE STOCKHOLDERS OF FONTANA IMPORTING COMPANY, INC.:

Take notice that a special meeting of the stockholders of the Fontana Importing Company, Inc., will be held pursuant to the Laws of the State of New York and By-laws of the Company, at the office of the Company, Room No. 313, No. 366 Broadway, Borough of Manhattan, City of New York, State of New York, on the 15th day of February, 1915, at 9 o'clock in the forenoon of that day, for the purpose of electing four Directors.

Dated New York, January 30th, 1915.
CLEMENT J. LIPMAN,
Secretary and Director.

THE BALDWIN LOCOMOTIVE WORKS.

The Annual Meeting of Stockholders of The Baldwin Locomotive Works will be held at the General Office, 500 North Broad Street, Philadelphia, Thursday, March [illegible]th, 1915, 12 o'clock noon, for the purpose of electing directors, and for the transaction of such other business as may be brought before the meeting. The stock transfer books will be closed of record at the close of business February 13th, 1915.

WILLIAM de KRAFFT, Secretary.
Philadelphia, Jan. 28, 1915.

MEETINGS AND ELECTIONS.

NOTICE TO STOCKHOLDERS.
New York, N. Y., January 19, 1915.

A special meeting of the stockholders of Universal Film Manufacturing Company will be held on the 8th day of February, 1915, at 2 o'clock P. M., at the office of the Company, in the Mecca Building, at No. 1,600 Broadway, in the Borough of Manhattan, City, County, and State of New York, for the purpose of voting upon a proposition to increase its capital stock from $2,000,000, consisting of 10,000 shares of common stock of the par value of $100 each and 10,000 shares of preferred stock of the par value of $100 each, to $3,500,000, consisting of 25,000 shares of common stock of the par value of $100 each and 10,000 shares of preferred stock of the par value of $100 each.

CARL LAEMMLE, President.
GEORGE E. KANN, Secretary.

CENTRAL LEATHER COMPANY.

For the purpose of the Annual Meeting of Stockholders the preferred and common stock transfer books of this Company will close February 2d, 1915, at 3 o'clock P. M., and reopen February 25th, 1915.

FRED E. KNAPP, Secretary.
New York, January 19th, 1915.

MEETINGS AND ELECTIONS.

CENTURY CONTRACTING COMPANY.

The Annual Meeting of the Stockholders of the Century Contracting Company for the election of Directors and the transaction of any other business which may come before it, will be held at the principal office of the Company, No. 115 Broadway, in the Borough of Manhattan, City of New York, on Monday, February 8, 1915, at 11 o'clock A. M. Transfer books will be closed for the ten days immediately preceding the meeting.

JOEL RATHBONE,
Assistant Secretary.

TO THE STOCKHOLDERS OF THE FERTILE Land Development Company:

Notice is hereby given of the annual meeting of the Stockholders of the Fertile Land Development Company, which will be held at 2 o'clock P. M. on the Tenth day of February, 1915, at the offices of the Company in the World Building, 63 Park Row, New York City, N. Y., for the election of Directors and the transaction of any and all business which may properly come up at this meeting.

V. GIORDANO, Secretary.

Annual meeting stockholders Orange County Onion Co., Inc., Saturday, Feb. 13, 3 P. M., 99 Warren St.

MEETINGS AND ELECTIONS.

New York, January 26th, 1915.
ELECTION NOTICE.
The Missouri Pacific Railway Co.

Notice is hereby given that the annual meeting of the stockholders of The Missouri Pacific Railway Company will be held at the general office of the Company, in the City of St. Louis, Missouri, on Tuesday, March 9th, 1915, at 9 o'clock A. M., for the election of thirteen Directors for the ensuing year, and for the transaction of any other business that may come before said meeting. The annual meeting of the Directors will be held at the same office on the same day at twelve o'clock noon. The transfer books will be closed on Saturday, February 6th, 1915, at twelve o'clock noon, and will be reopened on Wednesday, March 10th, 1915, at ten o'clock A. M.

The Missouri Pacific Railway Company.
By B. F. BUSH, President.
H. L. UTTER, Secretary.

Globe Rubber Tire Mfg. Co.

Annual stockholders meeting and election will be held at the office of the Corporation Trust Company of America, Wilmington, Del., on Tuesday, February 2, 1915, at 11:00 A. M.

J. P. HALL, Sec'y.

MEETINGS AND ELECTIONS.

Old Dominion Steamship Company.

The Annual Meeting of the Stockholders of this Company, for the election of Directors and for the transaction of such other business as may be necessary or proper, will be held at the principal offices of the Company, Pier 25 North River, in the City of New York, on Tuesday, February 9th, 1915, at twelve M., and the polls will be closed at one P. M. The stock transfer books will be closed ten days prior to the date of meeting.

W. L. WOODROW, Secretary.

NOTICE IS HEREBY GIVEN THAT THE annual stockholders' meeting of the I. B. Kleinert Rubber Co. for the election of Directors will be held at the company's office, 725 Broadway, on Monday, Feb. 15th, at 10 A. M. A. B. SALINGER, Sec'y.

THE ANNUAL ELECTION FOR DIRECTORS of the J. M. Miller Company will be held at the office of the corporation, No. 141 Fifth Av., Manhattan, on Wednesday, Feb. 3rd, 1915, at three o'clock P. M.

NORRIS B. STRINGHAM, Secretary.

MEETINGS AND ELECTIONS.

NOTICE IS HEREBY GIVEN THAT A meeting of the stockholders of the CONSOLIDATED ELECTRIC LIGHT COMPANY has been called by the Board of Trustees to be held in Room 2235 at 165 Broadway, in the City of New York, New York, on the 10th day of February, A. D. 1915, at 2 o'clock in the afternoon, for the purpose of voting upon the question of whether or not the corporation shall be forthwith dissolved.

Dated January 5th, 1915.
J. C. BENNETT, Secretary.

PUBLIC NOTICE.

The Third National Bank of Jersey City, located at Jersey City, in the State of New Jersey, is closing its affairs. All noteholders and other creditors of the association are therefore hereby notified to present the notes and other claims for payment. J. HENRY CASTENS, Cashier.

Dated Jan. 13, 1915.

The Annalist, every Monday, contains articles of paramount interest to investors. 10 cents by mail. The Annalist, Times Square, New York.—Advt.

SOUTHERN PACIFIC RAILROAD COMPANY
First Refunding Mortgage Gold Bonds

Notice is hereby given that, pursuant to the provisions of Section 10, Article Fourth, of the mortgage and deed of trust executed by this Company to the Equitable Trust Company of New York, as Trustee, dated January 3d, 1905, to secure its First Refunding Mortgage Gold Bonds, this Company has set apart out of the net income derived by it from the lines of railroad subject to the lien of said mortgage and deed of trust the sum of $12,000 in the year 1914, in trust to be used to redeem said bonds, and that bonds will be redeemed therewith. Bids are hereby invited for the surrender of such bonds at prices to be named by the bidders to the amount of $12,165.08, in the sinking fund. Such bids should be presented to this Company at its office, 165 Broadway, in the City and State of New York, on or before the 2d day of March, 1915, at 12 o'clock noon, and should be indorsed "Bids for surrender of Southern Pacific Railroad Company's First Refunding Mortgage Gold Bonds."

Dated Dec. 28, 1914.
SOUTHERN PACIFIC RAILROAD CO.,
By G. L. KING, Secretary.

D. I. WALSH FOR PRESIDENCY

Massachusetts Governor Acclaimed at Catholic Club.

Three hundred members of the Catholic Club, among them Mayor Mitchel and Controller Prendergast, attended a reception at the club house in Central Park South last night in honor of Gov. David I. Walsh of Massachusetts, the only Democrat in his State to be elected last Fall. There was applause throughout the evening at every mention of the Governor's name, but the wildest outburst occurred when the club's President, Michael J. Mulqueen, referred to Mr. Walsh as a Presidential possibility.

"This is not a political gathering, and we are not here to nominate anybody," he said, and then, turning to the guest on the platform, he continued, slowly, "but it is the hope of all of us here that some day he will have an opportunity to perform the services which he has rendered so nobly to Massachusetts on a far broader scale."

Gov. Walsh beamed as the club showed its approval by prolonged handclapping. Mayor Mitchel, in a brief speech of welcome, spoke of the danger of overdoing social service. Controller Prendergast said New York led all cities in aiding its poor and suffering and quoted figures to prove it, and George McAneny, President of the Board of Aldermen, expressed his admiration, as a Protestant, for the work Gov. Walsh was doing.

In his speech Gov. Walsh told of religious prejudice he had encountered in Massachusetts, and appealed for the election of public officials without regard to their religious beliefs.

The speaker said he had not realized how strong this prejudice was until he took office.

Not to Provide Labels.

The Cloak, Suit, and Skirt Manufacturers' Protective Association, comprising the representative manufacturers in that line, have adopted a regulation providing that no member is to pay either directly or indirectly for customers' labels. This will be put into force immediately. A letter to the retailers calls attention to the fact that the evil has been growing through the label manufacturers telling many of the retailers that it had become a general custom of the trade to supply labels, and that the coat and suit manufacturers are willing to pay for labels upon the request of the retailer.

WEEK'S PRODUCE MARKETS.

CHICAGO.

WHEAT.

	—May.— High.	Low.	—July.— High.	Low.
Jan. 25	$1.46½	$1.44⅞	$1.27¼	$1.26⅝
Jan. 26	1.46⅞	1.45½	1.31⅝	1.26½
Jan. 27	1.48⅞	1.46¼	1.33⅞	1.31¼
Jan. 28	1.50⅞	1.49	1.35½	1.33¾
Jan. 29	1.50½	1.48	1.34¾	1.32
Jan. 30	1.52	1.48½	1.35	1.32½
Week's range	1.52	1.44⅞	1.35½	1.26⅝

CORN.

	—May.— High.	Low.	—July.— High.	Low.
Jan. 25	.80½	79¼	81¼	80⅜
Jan. 26	.80⅞	79¾	81⅜	80½
Jan. 27	.81¼	80⅛	82⅞	81⅛
Jan. 28	.82¼	80⅞	84	82⅛
Jan. 29	.81⅝	80¼	83¼	82
Jan. 30	.82	80½	83¾	82
Week's range	.82¼	79¼	84	80⅜

OATS.

	—Mdy.— High.	Low.	—July.— High.	Low.
Jan. 25	.57½	56⅝	55	54½
Jan. 26	.58⅜	57⅛	56⅝	54⅝
Jan. 27	.59¼	57⅞	58½	56¼
Jan. 28	.59⅞	59	59	57⅞
Jan. 29	.60¼	59⅛	58⅝	57
Jan. 30	.60½	59⅜	58⅝	57⅜
Week's range	.60½	56⅝	59	54½

Provisions.

LARD.

	—May.— High.	Low.	—July.— High.	Low.
Jan. 25	$10.85	$10.75	..	..
Jan. 26	10.85	10.72	$10.97	$10.90
Jan. 27	11.07	10.77	11.27	11.05
Jan. 28	11.30	11.10	11.47	11.25
Jan. 29	11.35	11.15	11.52	11.35
Jan. 30	11.45	11.32	..	..
Week's range	11.45	10.72	11.52	10.90

RIBS.

	—May.— High.	Low.	—July.— High.	Low.
Jan. 25	$10.30	$10.22	..	..
Jan. 26	10.30	10.20	$10.50	$10.40
Jan. 27	10.42	10.25	10.60	10.45
Jan. 28	10.57	10.37	10.75	10.60
Jan. 29	10.60	10.40	10.77	10.62
Jan. 30	10.67	10.57	..	..
Week's range	10.67	10.20	10.77	10.40

PORK.

	—May.— High.	Low.	—July.— High.	Low.
Jan. 25	$18.92	$18.80	..	..
Jan. 26	18.90	18.77	$19.15	$19.05
Jan. 27	19.07	18.80	19.35	19.10
Jan. 28	19.37	19.02	19.70	19.32
Jan. 29	19.45	19.10	19.72	19.47
Jan. 30	19.62	19.90	..	..
Week's range	19.62	18.80	19.72	19.05

New York.

COTTON.

	—Mar.— High.	Low.	—May.— High.	Low.
Jan. 25	8.64	8.41	8.90	8.71
Jan. 26	8.55	8.47	8.85	8.73
Jan. 27	8.52	8.41	8.82	8.68
Jan. 28	8.51	8.38	8.80	8.66
Jan. 29	8.59	8.47	8.88	8.78
Jan. 30	8.55	8.44	8.80	8.70
Week's range	8.64	8.38	8.90	8.66

	—July.— High.	Low.	—Oct.— High.	Low.	—Dec.— High.	Low.
Jan. 25	9.09	8.92	9.29	9.12	9.40	9.25
Jan. 26	9.06	8.92	9.26	9.13	9.39	9.26
Jan. 27	9.02	8.90	9.22	9.11	9.35	9.24
Jan. 28	9.02	8.88	9.25	9.08	9.38	9.22
Jan. 29	9.08	8.93	9.31	9.14	9.42	9.28
Jan. 30	8.99	8.90	9.22	9.13	9.33	9.28
Week's range	9.09	8.88	9.31	9.08	9.42	9.22

Transatlantic Parcel Post Mails.

Great Britain and Ireland—Close at 5 P. M. Feb. 5, SS New York.
France—Close at 11 A. M. Feb. 13, SS Niagara.
Belgium—Service suspended.
Gibraltar—Close at 7 P. M. Feb. 16, SS Cretic.
Greece—Close at 12 M. Feb. 8, SS Thessaloniki.
Liberia—Close at 12 M. Feb. 24, SS Bassem.
Netherlands, Germany, Austria, and Hungary—Close at 5 P. M. Feb. 1, SS Ryndam.
Sweden and Denmark—Close at 9:30 A. M. Feb. 4, SS Oscar II.
Norway—Close at 9:30 A. M. Feb. 4, SS Oscar II., and at 9:30 A. M. Feb. 8, SS Bergensfjord.
Italy—Close at 5 P. M. Feb. 5, SS Europa.

Transpacific Mails.

These mails close at 6:30 P. M.

Hawaii, Japan, Corea, China, and Philippines (via San Francisco)—Siberia	Feb.	1
Japan, Corea, China, and Philippines (via Seattle)—Minnesota	Feb.	1
Japan, Corea, and Philippines (via Seattle)—Ixion	Feb.	4
Hawaii (via San Francisco)—Wilhelmina	Feb.	5
Hawaii, Japan, Corea, China, and Philippines (via San Francisco)—Chiyo Maru	Feb.	8
Hawaii (via San Francisco)—Manoa	Feb.	11
Hawaii, Samoan Islands, Australia, (except West,) and specially addressed mail for New Zealand (via San Francisco)—Sonoma	Feb.	11

RESORTS.

NEW JERSEY—Atlantic City.

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Best to Carolina and Florida Resorts.

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Miniature Almanac for Today.

Sun rises..7:11|Sun sets..5:17|Moon rises..7:10

THE TIDES.

	High Water. A.M.	P.M.	Low Water. A.M.	P.M.
Sandy Hook	8:19	8:51	2:11	2:49
Governors Island	8:32	9:01	2:40	3:16
Hell Gate	10:22	10:51	4:20	4:56

Arrived—Sunday, Jan. 31.

SS Arabic, Liverpool, Jan. 20.
SS New York, Liverpool, Jan. 13.
SS Arcadian, Bordeaux, Jan. 19.
SS Fillians, Singapore, Nov. 16.
SS Manhattan, London, Dec. 19.
SS Kursk, Glasgow, Jan. 18.
SS Sif, Shields, Jan. 12.
SS Vineland, Cienfuegos, Jan. 10.
SS Enrichetta, Barcelona, Jan. 19.
SS Frieda, Baltimore, Jan. 29.
SS Joseph Cuneo, Baracoa, Jan. 26.
SS Madison, Norfolk, Jan. 30.
SS Harpagus, Boston, Jan. 30.
SS Pawnee, Philadelphia, Jan. 29.
SS Paloma, Nipe, Jan. 16.
SS Cristobal, Galveston, Jan. 23.
SS Santa Theresa, Cardenas, Jan. 16.
SS Monterey, Cienfuegos, Jan. 13.
SS Beachey, Philadelphia, Jan. 30.
SS Santa Clara, Balboa, Jan. 22.

Incoming Steamships.

DUE TODAY.

Antares	Shields	Jan.	12
Tyr	Shields	Jan.	13
Prins Frederik Hendrik	Haiti	Jan.	25
Minneapolis	London	Jan.	21
Kansas City	Swansea	Jan.	15
Sao Paulo	Bahia	Jan.	13
Columba	Genoa	Jan.	10
Moldegaard	Seville	Jan.	14
Maracas	Naples	Jan.	14
Francisco	Hull	Jan.	16
Franconia	Liverpool	Jan.	23
Pannonia	Glasgow	Jan.	23
Glenstrae	London	Jan.	19
Borinquen	San Juan	Jan.	26
Calamares	Cristobal	Jan.	25
Coamo	San Juan	Jan.	26
Seguranca	Vera Cruz	Jan.	21
Stephano	St. Johns	Jan.	24
Bermudian	Bermuda	Jan.	30
Heros	Hermosand	Jan.	12
Proteus	New Orleans	Jan.	27
El Dia	Galveston	Jan.	26
El Cid	Galveston	Jan.	26

DUE TOMORROW.

Magdalena	Rotterdam	Jan.	18
Luigi Ciampa	Naples	Jan.	17
Drammensfjord	Leith	Jan.	18
Saratoga	Havana	Jan.	30
Copenhagen	Balboa	Jan.	25
Sabine	Mobile	Jan.	26
San Marcos	Galveston	Jan.	27

DUE WEDNESDAY.

Patria	Marseilles	Jan.	16
Gregory	Para	Jan.	22
El Alba	Galveston	Jan.	28
Apache	Jacksonville	Jan.	31

DUE THURSDAY.

Adriatic	Liverpool	Jan.	27
Kansan	London	Jan.	21
Virginie	Havre	Jan.	20
Menominee	London	Jan.	23
Carrillo	Kingston	Jan.	30
Comanche	Jacksonville	Feb.	1
Cretan	Savannah	Feb.	1

DUE FRIDAY.

Oosterdyk	Rotterdam	Jan.	23
Colon	Cristobal	Jan.	30
Mayaro	Grenada	Jan.	29
Comal	Galveston	Jan.	30

DUE SATURDAY.

Philadelphia	Liverpool	Jan.	30
Minnehaha	London	Jan.	28
Acre	Bahia	Jan.	18
Santiago	Progreso	Jan.	30
Lenape	Jacksonville	Feb.	3
City of St. Louis	Savannah	Feb.	3

Outgoing Steamships.

SAIL TODAY.

	Mails Close.	Vessels Sail.
Hamilton, Norfolk	——	3:00 P.M.

SAIL TOMORROW.

Ryndam, Rotterdam	8:30 A.M.	12:00 M.
Honduras, Tampico	9:00 A.M.	12:00 M.
Matura, Grenada	10:00 A.M.	12:00 M.
Mohawk, Jacksonville	——	1:00 P.M.
City of Montgomery, Savannah	——	3:00 P.M.
El Sud, Galveston	——	12:00 M.

SAIL WEDNESDAY.

Arabic, Liverpool	8:30 A.M.	12:00 M.
Kursk, Archangel	11:00 A.M.	2:00 P.M.
Drumcliffe, Argentina	2:30 A.M.	6:00 A.M.
Stephano, St. John's	7:30 A.M.	11:00 A.M.
Zulia, San Juan	8:30 A.M.	12:00 M.
Bermudian, Bermuda	9:00 A.M.	11:00 A.M.
Zacapa, Jamaica	9:30 A.M.	12:00 M.
Algonquin, Turks Island	12:00 M.	3:00 P.M.
Alaunia, Liverpool	——	10:00 A.M.
Sant' Anna, Marseilles	——	4:00 P.M.
Arapahoe, Jacksonville	——	1:00 P.M.
Concho, Galveston	——	1:00 P.M.
Mexico, Gibara	——	12:00 M.
El Rio, New Orleans	——	12:00 M.

SAIL THURSDAY.

Oscar II., Christians'd	10:00 A.M.	2:00 P.M.
Allianca, Colon	11:30 A.M.	3:00 P.M.
El Occidente, Galveston		12:00 M.

SAIL FRIDAY.

Guiana, St. Thomas	11:30 A.M.	2:00 P.M.
Monterey, Havana	12:00 M.	3:00 P.M.
Apache, Jacksonville	——	1:00 P.M.
City of Columbus, Savannah	——	3:00 P.M.

SAIL SATURDAY.

New York, Liverpool	8:30 A.M.	12:00 M.
Europa, Naples	8:30 A.M.	12:00 M.
Bergensfjord, Bergen	10:00 A.M.	2:00 P.M.
Saratoga, Havana	8:00 A.M.	11:00 A.M.
Coamo, San Juan	9:00 A.M.	12:00 M.
Calamares, Havana	9:00 A.M.	12:00 M.
Manchioneal, Jamaica	9:30 A.M.	12:00 M.
Verdi, Bahia	9:30 A.M.	1:00 P.M.
Franconia, Liverpool	——	10:00 A.M.
Borinquen, San Juan	——	12:00 M.
San Marcos, Galveston	——	1:00 P.M.
Sabine, Tampa	——	1:00 P.M.
Mohawk, Jacksonville	——	1:00 P.M.
Santa Theresa, Havana	——	12:00 M.
Proteus, New Orleans	——	12:00 M.
El Alba, Galveston	——	12:00 M.

By Marconi Wireless.

SANDY HOOK, N. J., JAN. 31.

SS Franconia, Liverpool to New York, signaled afternoon of 31st, (time and distance not given; may arrive Feb. 1, morning. Cunard Line.

SCOTLAND LIGHTSHIP.

SS W. B. Keene, Belfast to New York, was 52 miles S. of Diamond Shoals at 7 P. M.
SS Radiant, Sabine to New York, was 90 miles W. of Tortugas at noon.
SS Guantanamo, Cienfuegos to New York, was 150 miles E. of Cape San Antonio at 7 P. M.
SS El Alba, Galveston to New York, was 15 miles S. of Jupiter at 6 P. M.
SS El Dia, Galveston to New York, was 144 miles S. at 6 P. M.
SS Seminole, Georgetown to New York, was 235 miles S. at 7 P. M.
SS Creole, New Orleans to New York, was 168 miles N. W. of Tortugas at noon.
SS Saratoga, Havana to New York, was 670 miles S. at 7 P. M.
SS Sabine, Mobile to New York, was 120 miles N. of Jupiter at 7 P. M.
SS Apache, Jacksonville to New York, was 21 miles N. of St. John's Bar at 7 P. M.
SS Prins Frederich Hendrich, Haiti to New York, was 439 miles S. at noon.
SS City of Montgomery, Savannah to New York, was 108 miles S. at noon.
SS El Cid, Galveston to New York, was 239 miles S. at noon.
SS Proteus, New Orleans to New York, was 265 miles S. at noon.
SS Comet, Sabine to New York, was 36 miles N. of Jupiter at noon.
SS San Marcos, Galveston to New York, was 37 miles N. of Jupiter at noon.
SS Coamo, San Juan to New York, was 219 miles S. at noon.

Foreign Ports.

Arrived.

SS St. Louis, at Liverpool, Jan. 31.
SS Norhilda, at London, Jan. 30.
SS Trojan, at Brisbane, Jan. 30.
SS Bellasco, at Montevideo, Jan. 30.
SS Gorredyk, at Maasluis, Jan. 30.
SS Ioannina, at Gibraltar.
SS Chimu, at Balboa, Jan. 31.

Sailed.

SS Chimu, from Balboa, Jan. 31.

Passed.

SS Rotterdam, New York for Rotterdam, passed Scilly.

INSTRUCTION.

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COURT CALENDARS

CASES WILL BE CALLED IN THE ORDER GIVEN BELOW.

(<) This character means *versus* or *against*.

FEDERAL.

COURT OF APPEALS—Lacombe, Coxe, Ward, Rogers, JJ.—At 10:30 A. M., Room 433, P. O. Bldg.

Motions:
Merrill-Soule<Nat Dry Milk, (2 acts.)
US<Marshall, (2 acts.)
Re Heinze.
Meyers<US.
General calendar:
Brothers<Lidgerwood Mfg.
Trowbridge<Chandler.
Bentley<Tibbals.
Peelee Co<Raskin.
Bush & Lane Piano<Becker Bros.
Re R & W Skirt Co.
Re Daimler Import.
Greenwald<La Vogue Petticoat.
Merrell-Soule<Powd Milk.
US<Bliss.

DISTRICT COURT—Learned Hand, J.—Room 337, P. O. Bldg., at 10:30 A. M.—Jury calendar.

Newman<Andrews.
Cattania<H S Kerb'gh
Irvine<Simpson.
Young<Leader.
Williams Eng & Con<Penn Steel.
Yurglewicz<NY, NH & H RR.
Ketterer<Armour.
Am Hay<Leh Val RR
Curtis<Am Educ Al.
Same<Huntley.
Same<Americana Co.
Same<Jones.
Same<Allen.
Same<Peale.
Murray<Am Educ Al.
Same<Americana Co.
Same<Allen.
Leslie<Int Mer Mar.
Lange<Whist.
Everet<Nixon.
Raynor<NY, NH RR.
Hildreth<same.
Halvorsen<Penn RR.
Krebs<Nor Ger Lloyd.
Perkins<Crown Em W

DISTRICT COURT—Hollister, J.—Room 227, P. O. Bldg., at 10:30 A. M. Jury calendar.

Sunonelli<Bost Ins Co.
Fowler<Penna RR.
Louisiana Coop Co<Llera.
Culver<Lamp & Ho't Line.

Note.—Cases to be sent from Room 337 as required.

DISTRICT COURT—Hough, J.—12th Floor, Woolworth Bldg., at 10:30 A. M. Admiralty.

Pt Johnson Tow Co<Tug Portchester.
Owners' Stake Boat Argent (limitation liability.)
Harris<Strauss.
Fox<Scow Sea Foam, &c.
Dailey<Emp Engineering Co.
NYC RR<SS Satilla, &c.
Cody<Tug Brinton.
Taylor Dredg Co<Schr Perry Setzer.
Staples Transp Co<Chadwick & Co.
Moran T & T Co<Ferryboat Plainfield.
Vierow Tow Line<Ferrybt Binghamton.
Scott<Schr B H Warford, &c.
Anderson<Staples Transp Co.
Cresc Sand & G Co<SS Thames.
O'Rourke<Pattison & Bowne.
L V Transp Co<Tug Ed Annan, &c.
Flannery<Tugs Gerry and Pliny Fisk.
Kazan Carpt Co<SS Cambridge.
Blasius<Tug Dan Willard.
Jacobson<CNY.
Creighton<Tug Bern.
Clinton Point Stone Co<Tug Milton, &c.
Murray Ltge Co<Tug N Y Central No. 2.
Baker<Dean & Whitehead Bros.
Balaban<Ferrybt Suffern.
Sizer<Clyde SS Co.

DISTRICT COURT—Hunt, J.—Woolworth Bldg., 12th Floor, at 10:30 A. M. Equity calendar.

Waring<US Cloth Cut Mach Co.
A Schraeder's Son, Inc<35 Per Cent Auto Sup Co.
Schroeder Lamp Wks<Nat Metal S & S.
Jack London<Biograph
Nashawena Mills<Warner-Godfrey Co.
Kawneer Mfg Co<Schiavone.
Davey Tree Expert Co<Buttolph.
Am Graph Co<Am Parlo Co.
Sundh Elec Co<Cutler-Hammer Mfg Co.

DISTRICT COURT—Augustus N. Hand, J.—Woolworth Bldg., 12th Floor, at 10:30 A. M. Equity calendar.

Thowless<L E Waterman Co.
Levis<Lang.
Finch<Moore.
Finch<Richardson.
Bamforth<Burke.
Gross<Vlanties.
Gross<Brown.
Demayo Coal Co<Michener Stor Co.
Lazell<E H Horwood & Co.
Gustin<McGowan-Slissbee Litho Co.
Sperry & Hutch Co<Asso Merch Stamp.
US<Duffy & Lindemann.
Crown Cork & S Co<Gutman.
Fountain El Fl Bcx<Yale & Towne Mfg.
Fowler & Wolf Mfg<Richmond Rad Co.

DISTRICT COURT.—Mayer, J.—P. O. Bldg. at 10:30 A. M. Bankruptcy calendar.

Discharges:
Anselm Bruck.
Peter J McGlynn,
F & M Swetlow.
S Hellmann & Co,
Leopold May,
Rose Hoffman,
Herman Strumwasser,
Levy & Schwartz,
Leonard C Smith,
Jacob Kugelman,
Margaret McGuire,
Jennie McBride,
Sylvester E Vaughan,
C & M Asch,
G & L Strusser,
Kuraseh & Ravitch,
M Trachtenberg & Bro
Liebowitz & Levy,
N Y Confectioners Utensil Co,
Milton R Cohen,
Barone & Flacks,
Samuel Kopelman,
John C Steinmetz,
Charles A Sheidy,
Haines, Smith & Ray,
I & S Aranow,
Becker & Russak.
Under objection:
Samuel Mager,
Isaac Goldin,
Benj Ackerman,
Jacob Arkin,
John Bozzuffi.
Adjourned case:
Henry Shavinsky.
Involuntary case:
Petition—Silverman Bros.
Motions:
Gt Western Furn Co,
Liebler & Co,
Samuel Mandel,
Liebler & Co,
Herman Bruner,
Zimmerman & Gelin,
A A Deutsch,
Anger Baking Co,
Am G R Furn Co,
Feldman & Friedman,
Fontana & Co,
Geo Cravere,
David Moscowitz,
Khobre & Rump,
Bossneck, Broessel & Co,
J F Pierson & Co (3),
John W O'Brien,
Pete Mantovani,
Benj Jackson,
Assuschkowitz & Bro,
Isidore Geller,
Nicolo Geller,
Nicolo Di Marco,
J F Pierson & Co (2),
Kaufman Emb Works,
John H Gottchins,
P & S Aseptic Mfg Co,
Samuel I Berman,
Gt West Furn Co,
F H Kahle,
Jacob Kugelman,
Re Rao, (24 W 33d St Co),
Schattman Bros,
J & M Stillman,
Abraham M Grapper,
N Y R E Sec Co,
C Flax & Son,
Silverman Bros,
Drourr & Mintz,
Gold & Berliner,
Henry Weitz,
Jacob Schlesinger,
Arthur W Fischer,
Standard Damp Proof, &c, Co,
W S Lehrbach,
J F Pierson & Co,
A & A Deutsch (2),
Ed T Rosenheimer,
Adolf Mandel,
M & I Heller,
Thos Ferony,
Fishel, Nessler & Co,
Samuel Steinberg,
Pelk & Co,
Max Kobre (3),
M & L Jarmulowsky (3),
Hollins & Co (2),
Kauffman & Lebensart.

STATE.

Court of Appeals.

DAY CALENDAR.

Old South Ch<Mad Av Bldg Co.
Frederickson<Newburgh L, H & P Co.
N Westchester Light<Ossining.
Rinehart<Hasco Bldg et al.
Leerburger<Hennessey Rlty Co.
Gayetty<Thompson et al.
Title G & T<Haven et al.
Wilson<Rosenthal.

NEW YORK COUNTY.

Supreme Court.

APPELLATE DIVISION—Recess.

APPELLATE TERM—Guy, Pendleton, and Shearn, JJ.—For hearing of orders and judgments of the City Court.

SPECIAL TERMS—Part I.—Page, J.—At 10:30 A. M.

Re Van Cortlandt (Prendergast.)
Trowbridge<Cone.
Dayton<Crimmins.
Publicity Leasg Co<Ludwig.
NY Lubric Oil Co<Panama RR.
McWilliams<McWilliam.
Denner<Perlman.
Pailey<Hyman.
Curran<Woods.
Di Roma<Scaramelli.
Re Repub Gen Cont.
Sonnenberg<Klehr.
Tarlovsky<Tarlovsky.
Rosenthal<Harris.
Newgold<Hubert.
Rosenthal<Harris.
Nor Ins Co<Barger.
Re Flanagan.
Becker<Del, Lack & West RR.
Streicher<Bernstein.
Harman Co<Gerow.
Geiger<Geiger.
Hochberg<9th St Gar.
Stowisky<NY Butch Dr Meat Co.
Wilbur<Park Co.
Leamy<Leamy.
Simon<Bitterman.
Kessler<Backalar.
Abraham<Am Exch Nat Bank.
Re Stand Sand, &c Co.
People<Roswald.
Whitehorn<L & S Const Co.
Hardin<Robinson.
Re Perlman (Weinman.)
CNY<Tarzian.
Corn<Corn.
Morgan<Morgan.
Pines<Van Tuyl.
Koszyk<Holbrook, Cabot & R Corp (2.)
Carter<same.
Fabre<Jacques.
Dennin<Columbia Bk.
Brown<Smith.
Parsons<Parsons.
Ahearn<Bowy Sav Bk.
Corn<Corn.
Harris<Harris.
Day<W Ind Planta.
Comm'l Adv Assn<Cutler-Williams Cor.
McCann<same.
La Roche<Park Av & 55 St Corp.
Berger<Rothschild.
Lamport<Smedley.
Solomon<Solomon.
Cedar<Levine.
Wabash Cab Co<Riegel.
Paschen<Paschen.
Jones<Holbrook, Cabot & Rollins.
Whilden & Hancock<Schneider.
Re Harris.
Weinerman<Verran (2.)
Taggart-West<Turnbull.
Richardson<Richardson.
Levy<Jackson.
Angeli<Angell.
Nelson<Oelrichs (3.)
Lefler<same (2.)
Lawle<same.
Heltzner<Groscky.
Boettjer<Hertlein.
Muccio<Radico.
Goldberg<Goldberg.
Re Gunnell (O'Shaughnessy.)
Crandell<Du Vivier & Co.
Scorca<Castiglio.
Jacobson<Jacobson.
O'Halloron<Inter Merc Mar Co.
Excel Sav Bk<Donnelly.
Barber<Woolf.
Wallace<same.
Smith<Canton.
Dean<Dean.
Augenblick<Clark.
Kingsland<Lieb.
Klein<Kohn.
Same<Melzer.
Colman<Volckhausen.
Macarovsky<Int R T.
Ryan<Clark.
Frankel<Feldstein.
Webber<Bel Cole.
Levine<Napol Const.
East States Ref<White
Fitelberg<Fitelberg.
Shedd Elec<Baily.
Schreyer<Baruch.
Levy<Amal Cl Wkers.
Reilly<Earley.
O'Connor<Levine.
Cross, Austin & Ire Lumb Co<Jones.
Helen Rlty<Falk (2.)
Nat Nass Bk<Fire Adjust Corp.
Rokocz<Rokocz.
Finkelstein<Kaplan.
Clark<Mason-Seaman Transp Co.
Hebron<Ginton.
Fra-Am Chem<Imp Chem Co.
Cross, Austin & Ire Lumb Co<Jones.
Cahn<Barrett.
Allen<Costello.
Re Meffert & Co, &c.
Roich<Cochran.
Mandeville<D'Oench (2.)
CNY<Immerman.
Fisher<Mech & Met Nat Bank.
Hall<NY & L Br RR.
Walker<Postal Transf Service, Inc.

PART II.—Cohalan, J.—Ex parte business—At 10:30 A. M.

PART III.—Davis, J.—At 10:15 A. M.

Motions:
Hopper<Hulse.
Moses<Moses.
Title G & T<Keeler's Vans, Inc.
Hardy<Mathewson.
Gilbert<McNulty.
Striker<Farrington.
Schyke<Machlin.
Douglas<Douglas.
Lichtenstern<Austro-Aiken R & E Corp.
Re Seaich.
Briner<Briner.
Chegwidden<Ch'gwid'n
Macdonald<Macdonald.
Morner<Morn[illegible]
Lippmann<H[illegible]in, Jr.
German-Am Button<Heymsfeld, Inc.
Connolly<Hilmer.
Caforio<Caforio.
Wright<Northrop.
Rutter<Brown.
Cavanaugh<Rev Rlty.
Hasbrouck<San Water Still.
Luscia<Frugone B & F
Dinninny<Reavis.
Luscia<Barsotti.
Werner<Werner.
Wolff<Press Pub.
Manson<Curtis.
Wiesbader<Marks.
Fletcher<MacGinniss.
Braumann<Amend.
Auto-Ped Co<Hulburt.
Same<same.
Preferred causes:
Zerega<Barnard.
Walter<Walter.
Mergenthaler Lino<Esser.
Ravetz<Ravetz.
Schmitt<Schmitt.
Flannery<Doelger.
General calendar:
Persch<Wellenkamp.
O'Neill<Gen Film Co.
Wright & Son<Cloughen.
Thorn<CNY.
Vonon<Chait.
Klein<Val Strm H & H
Dunn<Seals.
Schmidt<Schmidt.
Sussman<Sussman.
Bronner<Bronner.
Kahane<Kahane.
Ansonia Mfg<Potts.
Myers<Myers.
Bonagur<De Lyons.
Rosenberger<Seaver.
Gould<Gould.
Am Cap Fronts Mfg<Klein.
McCluney<McCluney.
Cross<Waldowsky.
Kleinman<Kleinman.
Arena<Arena.
Singer<Singer.
De Filippo<De Filippo.
Reinhart<Shea.
Wittcoff<Oltarsh Ir W
Wicks<Loeffler.
Avchen<Brunin & C.
Poble<Poble.
Passaic Struc Steel<Manhatn Holding.
Cross & Brown<McDonald.
Brick<Corly.
Mendelsohn<Ice Mfg.
Shanly<Ryan.
Negri<Negri.
Bechtold<Seip.
Howland<Bristol.
Michaels<Kures.
Gordon<Gordon.
Gill Soap<Johnson Ch.
Yukelson<Yukelson.
De Benedetto<Egan.
Modhe<Ramsey.
Urban Concrete<CNY.
Ionis<Cent Realty.

PART IV.—Erlanger, J.; V., Ford, J.; VII., Gavegan, J.—Cases to be sent from day calendar for trial.

PART VIII.—Blanchard, J. No day calendar.

PART VI.—Platzek, J.—At 10:30 A. M. Certiorari cases.

Strauss<Purdy.
R H Macy & Co<Purdy.
Pitts Con Co<Purdy et al.
Bruns Rlty Co<Purdy et al (2).
N Y Lodge < Purdy et al.
Sherrill<Purdy et al.
Un Merch R & Imp Co<Purdy et al.
Hunnewell, &c, <Purdy et al.
Mex Tel Co<State Bd of Tax Comrs.
Postal Cable Co<State Bd of Tax Comrs.
Postal Cable Co<State Bd of Tax Comrs.
Com Cable Co<State Bd of Tax Comrs.

TRIAL TERMS—Part II.—Bijur, J.—At 10:15 A. M.

Young<Heinze.
Mulcahey & Gibson<Nat Surety.
Glass<Glass.
Law<Physioc.
1 Nat Bk of Litchf'd, Conn<Jones.
Deiches<McBride.
Richardson Press<H Jordan Co.
Damers<Barker.
Weil<Brown.
Hart<Pfiser.
Pappas<Machall.
Cromwell<Heinze.
Reines<Reines.
Re O'Brien.
Badt<Longobardi.
Silverman<Winig.

PART III.—Hendrick, J.—At 10:15 A. M.

Billard<Brash.
Kroenke<Johnson.
Daimler<Johnson.
Dillon<CNY.
Solomon<Man & Q Traction Co.
K Hayden<H C & A I Piercy Cont Co.
J B Hayden<same.
Efron<Cons Tel & Elec Subway Co.
Schmelzer<N Y Title Ins Co.
Frankel<Brussel.
Berkowitz<CNY.
Tannenbaum<CNY.
Kugelmas<CNY.
Adolph<Rump.
Fairclough<So Pacific Co.
Dougherty<Carswell.
Beher<Berger.
Meyers<Starrett.
F Messer<Burstine.
L Messer<same.
Barahm<N Y Herald Co.
Braverman<Netherlands-Am S Nav Co.
Lakatas<Coastwise Dredging Co.
Lyles<Terry & Tench Co.
Herbst<CNY.
A Zaffola<CNY.
V Zaffola<same.
Mandel<Praisner.
Norton<White Hod Elevator Co.
Horowitz<Bosner.
Fletcher<McGuiness.
Kreiser<Geizler.

PART IV.—Whitmyer, J.—At 10:15 A. M.

Cooper<C I & B RR.
Sherman<Bradley Cont Co.
Siegel<Proscia.
Kakete<Man Top Body Co.
Kehoe<C I & B RR.
Greenfield<Schuyler Amuse Co.
Neumann<N Y Rys.
Dressner<CNY.
Hurwitz<same.
Smith<CNY & Whitridge.
Kane<N Y Rys.
Jones<Zeman.
Jacobs<CNY.
Bonvante<Watson Cont Co.
Elg<Pariser.
Bremer<N Y Rys.
Moretta<Foster Scott Ice Co.
Bryant<12th St Garage Co.
Hockberg<9th St Garage.
Infantoline<Rover.
Sullivan<Bradley Cont Co.
Newman<Miller.
Usdansky<Smith.
Sammet<Santini.
Hamburger<Levy.

PART V.—Philbin, J.—At 10:15 A. M.

Rosenblum<NY Rys.
Rosenblum<same.
Timlin<I R T.
Teletti<Regan.
Gagiardi<Becker.
M Edelman<NY Rys.
B Edelman<same.
Maleden<Victor.
Linter<Serlen.
Allen<Motor Transp.
S Carpenter<J L Prescott Co.
W Carpenter<same.
Kapozynski<NY N H & H RR.
Fitzgerald<Cushman Globe Co.
Gramer<Murphy.
Schellhemmer<Englert
Gorelert<Bkln H RR.
Ballinger<Albright.
McGuire<Mall & Exp.
Rupert<Hud & Mann RR.
Ford<Wanamaker.
Landgraf<Jacob Striefler Co.
A Cogitare<Weil.
R Cogitare<same.
Higgins<White Sew M
Young<Cent Hud St Cont.
Palazzolo<N E Nav.
Scalici<Underhill.
Scibilia<N E Nav.
Goldberg<CNY.
Goodson<CNY.

PART VI.—Whitaker, J.—At 10:15 A. M.

Kaufman<G A & P Tea Co.
Gerber<Stark.
Rogers<Knick Ice Co.
Evans<De Mayo (2 acts.)
Langen<CNY.
Joel<same.
Dicks<same.
Safferan<same.
Gruhn<Underspinning & F Co.
King<same.
Clark<Mason-S Trans
Haffhine<Ownes.
Conolly<Conroy.
Conroy<Grapel.
Halpern<Margulies.
Malone<Ford.
Strouse<Riker-Heg.
Gershanoff<NY Consol RR.
Buckholtz<Bradley Con.
O'Brien<NY Cent RR.
Smith<Pitts Con.
Breen<Santononi Con.
E Donohue<same, (2 acts.)
M Donohue<same.
E Donohue<same.
Costello<Paton.
Fischer<CNY.
Cramer<Hasbach, (2 acts.)
Heiden<CNY, (2 acts.)
Sciarilli<CNY.

PART VII.—Donnelly, J.—At 10:15 A. M.

Cruiccio<B Q C & S Ry.
Zeitkowitz<NY Cons RR.
Farrell<Foley.
Tomassey<Mitchell Mot Co.
Siegel<Siegel.
Kaufman<Int R T.
Peterson<Bush Terml.
Schilt<Pitts Cont Co.
Comml Adv Co<Cutler & Williams Corp.
McCaun<same.
Murtha<Kips Bay Br & Malt Co.
M Armanino<Central Brew Co.
J Armanino<same.
Difaslo<Mot Taxi Cab.
Townsend<Meserole.
Andesner<Aaron Bushbaum Co.
Bremer<Sun Pub & Print Co.
Kelly<NY Tel Co.
Kanzer<Voges.
Ward<Whitney Co.
Bandler<Davis.
Macaransku<Int R T.
Tomasiello<Union Ry.
Pecora<Erie RR.
Nobile<Eng Baurnonville Weld Co.
Sisman<Oscar Daniels Co.
Killoran<Cauldwell Wingate Co.
Rosenthal<Erie RR.
Riehl<Robt Ried Co.
Levy<Goldberger.

PART VIII.—Goff, J.—At 10:15 A. M.

Kahn<Darcy.
Charnowitz<Spenadel.
Hymovitz<Kirshanbaum.
Walpin<NY Rys.
Dodge<O'Connor.
Blesser<OConnor
Harney<Case L M Co.
Maroney<Bway Taxi.
Trutt<Gen Chem Co (2 acts).
Lerman<Fishkill Elec Ry.
Schlesinger<Geoghegan.
Lever<Gallagher.
Dinkelman<Ruppert.
Harrold<Robbins.
Margolis<Sarasohn.
Cummings<NY Pneu S Co.
Link<Penn RR.
Wexler<Diamond.
Maloney<Gallagher Trucking Co.
Soloday<same.
Schmitt<Degnon Cont.
Muller<Wendt (2 acts).
Watson<Berger Rty &c Co.
Arakjyian<Union Ry.
Moses<Herzfeld.
Rendler<Carl.
Richman<Lusson (2 acts).
Burhans<Bromberg.
Marshall<Barrett.
Diamond<Victor Land &c Co.
Del Greco<Galliek & Smith.
Mesner<Katz.
Ciccarelli<Cantor (2 acts).

PART IV.—Delany, J.—At 10:15 A. M.

Fitzgibbons<Linch.
Santora<McMullen, S & T.
Van Zandt<Roberts.
Manning<I R T.
Clarke<Bradley Con.
Haran<Schneitacher.
Mamet<Schwab Bros.
O'Neill<Melchner.
Waldo<Tribune Assn.
Same<NY Press Co.
Vetter<Linderman Co.
Gottlieb<Linch.
Franklin<Hesslein.
Stabiner<Klein (2 acts)
Mignotta<Kanouse M W Co.
Prager<Cohen.
Levine<Whitridge, (2 acts.)
Meyer<Naughton-Mulgrew M C.
Perler<Isaac.
Torre<P Reddy Con.
Lesser<Inter Trust.
Siller<Kirsh.
Dietz<Dickson & T.
Kornblum<Singer.
Viatrofsky<Becker.
Leavitt<Barrett.
Valenti<Mesinger, (2 acts.)
Seligman<Freehoff, (2 acts.)

PART X.—Delehanty, J.—At 10:15 A. M.

Landers<U S Rlty & Imp Co.
Jacobson<C I & B RR
Zuckerberg<Weitzman
Killoran<N Y Rys.
F Strohmier<Graf.
A Strohmier<Graf.
Davis<Zimmerman.
Milankovitch<Cent Brew Co.
Krolosky<Weil.
Stewart<Bernstein.
Horton<Int Brew Co.
Benyak<Lehigh Coal & Nav Co.
Black<Matthew Wilson Co.
Hughes<Improved Prop Hold Co.
Prescott<same.
McKenzie<same.
Schoenberg<N Y Cons RR.
S Kircher<Cons Gas Co.
T Kircher<same.
Gold<Mandibode.
Wright<Hay Foundry & Iron Wks Co.
Webber<same.
Robbs<Ehret.
Schultz<I R T.
De Koito<42d St & Man Ry.
Berman<Kiosk Const Co.
Speck<Mason & Seaman Transp Co.
Scalzo<Holbrook, Cabat & R Corp.
Nugent<Nas Elec RR.
Winn<Pitts Cont Co.

PART XI.—No day calendar.

PART XII.—No day calendar.

PART XIII.—No day calendar.

PART XIV.—Dugro, J.—At 10:15 A. M.

Inq—Chappell<Kessler.
Eltingon<Lederer.
Moghabghab<Sherman & Sons Co.
Farley<Bronx Bath & Hotel Co.
Israel<Skeiny.
Schlesinger<Gen Acc F & Life Assur.
Strauss<Hach.
Sleeper<Hickey.
CNY<Litchfield.
Springs<McMullen.
Henderson<Deerpark Productions.
Baedicker<Sackett & Wilhelms Co.
People's Sur Co<Mack Pav & Const Co.
Knight<Rev of Reviews Co.
NY Assets Real<Morse
Liebler Co<Loraine.
Farley<Simon.
Furst<Moskowitz.
Hills<Cunard SS Co.
Ryan<Allen Kingston M & C Co.
King<Broadhurst.
George<A H Kellogg & Co.
Bingham<Goldstein.
Frooks<Ruhlin.
Asph Pav, &c, Co<CNY (4.)
Cont Asph Pav Co<same (3.)
Rosenbaum<Roth.
Rosenburg<Lawrence.
Oliver<Finney.
Honesdale Nat'l Bk<Fisher.
Hurd<Md Cas Co.
US Indest Gask Co<Aristos Co.
Mathiessen<Colwell Lead Co.

PART XV.—Greenbaum, J.—At 10:15 A. M.

Crawford<Bendheim.
Williams<CNY.
Royal Bk of Can<Chase Talbot & Co.
Loring<Cook.
Smith<Hall.
Somerville<Reed.
Fitzgibbons Bailer Co<CNY.
Lewis<Weiss.
Heilner<Princess Corset Co.
Wilcox<Home L Ins.
Olena<Martin.
Delmar<Highl'd Knitting Mills.
Wollins<Von Morsteen
Von Baitz<Saltonsall.
Beach<Int Hotel Brok
Algie<Doyle.
Sugerman<Kenyon.
Aylwin<Brandreth.
Peschmanns<Hayes.
Miller<Miller.
Jamaica W S Co<Drummond.
Cobre Grande Cop Min<So Pacific (3 acts).
Littlefield<Barce.
Nimis<Krause.
Oliver<NY C & H R RR.
McDonald<Jacobs.
Kutler<Michaels.
Watterson<Cohen.
Kerbaugh<CNY.
Morris Co<CNY (2 acts).
Kuntze<Meehan.
Gulf Ref Co<Maltby.
Manheim<Hotel Credit Letter Co.
Abelman<Indelli & C.
Savage<McMorrow Eng Co.
Brinn<Markowitz.
Blaney-Spooner Amus<Rosenberg.

PART XVI.—Giegerich, J.—At 10:15 A. M.

Inq—Hill<Troegerlith. Tile Co.
Bostwick<Burke & Sons Co.
Fleischman<Goetz.
Coe<Katz.
Montgomery<Skinner.
Silberstein<Anable.
Goldberg<Wiener.
The Mayor, &c,<N Y C & H R RR.
Johnston<Knowles.
R & L Co<Frazer.
Lord<CNY.
Woodward<Conkling.
Rogers<Ferris.
Watson<Ross.
Met Printing Co<Irwin.
Lawyers Title Ins, &c, Co<Schmittberger.
Shapera<Koch.
Federal Tr Co<Carberry.
Mitchell<Boyer.
Lorence<Roach (2 acts).
Noah<Bk for Sav.
Wegmann<Hearn Const Co.
Hogan<Regan.
Barry<Prud Ins Co.
Nielson<Century Holding Co.
Redding<Juhl.
Universal M T Co<Villamil.
R E Sause Co<Liebman.
Ehrich<Cohen-Brown Co.
Smith<Tyrrell Co.
Vanta<Mass Bond, &c, Co.
Saltz<Maistre.
McComb<Polstein.
Gromer<U S Drink Cup Co.
Wm Anderson & Co<Mills.
Messitta<Pines.
Schlesinger<Downs.

PART XVII.—Lehman, J.—At 10:15 A. M.

Fee<H C Stowe Const.
Wainer<London Assur Corp.
H S Ely & Co<Jackson Sq Rlty Co.
Welinsky<F C Linde Co.
Hughes<Robinson.
Pabst Brew<Somerville.
Weidman<Senior.
Same<same.
Triangle Waist<Todd.
Leszynsky<Lawrence.
Ames & Co<NY Op Co
Helen Rlty Co<Faik.
Oppenheim, Collins & Co, NY<Gully.
Marbury<Equit Life Assur Soc'y.
Martin<G Ringler & Co
Columbia Mach & Stop Cor<H Koehler & Co
Vandegrift<Boyajian.
Vogelstein<Pope Met Co.
Weinberg<Gottesman.
Easeball Mag Co<Hunter Arms Co.
Fox<CNY.
Parnall<Seeber.
Immisch<Peter Cooper's Glue Factory.
Thatcher Furn Co<Zibelli.
Rubino<Geneva Malt Co.
Union Tr Co of San Francisco<Sire.
Bramson<Am Temp Life Ins Ass'n.
Constant<CNY.
Whitman<Lepow.
Dupay<Galbina.
Babson<Bernheimer.
Frost<Neuchatel Asph Co, Ltd.
Wm L Crow Const<Am Agri Chem.
Kolman<Patten.
Murray<Eustace.
Rodgers<CNY.
Fairchild<Dunn.
Pagel<Lipschitz.
A H Kellogg Co<Adsale Serv Co.
Hanbold<Paret.

PART XVIII.—Newburger, J.—At 10:15 A. M.

Cohen<Siegel & Coop.
McCullough<Fisher.
Wonderl'd Amus<Proctor.
Soloman<Reisman.
Chapman<Am Pal Car
Levy<Butler Jacobs Lowry Moynihan Amuse.
Federal Huber<Hildebrand.
East States Ref<White.
Wood<Derrick.
Smith<Hirshon.
Grace Dellano Co<Newman.
McKeon<Van Slyck.
Peirce<Steel Barrel.
Same<Cochrane.
Nassauer<Kluyskens.
Stand Plung El<Regan
Latin<Jacobs.
Stokes<Bradley.
Sherry<Minzesheimer.
Locke<Pan Am Trad.
Wandell<Van Valkenburg.
Morris & Cumming Dredg<A McMullen.
Royce<Farson.
Nat Ex Bk of Wheeling<same.
Marlow<Eq Life Ins.
W Presb Ch of W 23 St<Trust's of Presby
Boyle<Boyle.
Teagle<Hurd & H.
Joseph<Herzig.
Raccuia<Prot Lathers Union.
Broch<Kinemacolor Co of America.
D'Utassy<So Pacific.
Donavan<Walsh.
Talcott<Nichols.
Simon<Wintergarden.
Smith<Ubert.
Halle<Stiner.
M G Samuels & Co<N Brunswick Fire Ins.
Same<Brit Am Assur.
Same<Agri Ins Co of Watertown.
Hart<Arkenburg.
Schatzkin<Leventhal.
Cons Safety Pin<Heffron Co.
E Riger Co<Croner.
Ladden<Hilton.
Schwartz<McGirr.
Kuhn<CNY.

PART XVIII.—Platzek, J.—At 10:15 A. M.—January term continued. Held in Trial Term, Part XIII.

Case on—Tuska<Heller-Hirsch Co.
No day calendar.

Surrogates' Court.

CHAMBERS—Fowler, S.—At 10:30 A. M.

Estate of:
Henry Belden.
Wills for probate:
Magdalena Heuser,
Ellen S Allen.
Rebecca Sonnenschmidt.
Jakobina Young, (At 2:30 P. M.)
William Ash.
Agnes A Connell.

TRIAL TERM—Cohalan, S.—Contested wills.

Henry T Cutter,
Mary E Pearce,
Nathan Levine,
Lucy Mackenzie Knight (will No. 1.)
Same, (will No. 2.)
David H Marsh,
Margaret Sollinger,
Alonzo C Whitridge,
Oscar J Kahnweiler,
Lillian Nordica Young
Rachel Neiman,
Charlotte M von der Leith,
Jane B Sullivan,
Lizzie H Holme.

City Court.

SPECIAL TERM—Part I.—O'Dwyer, C. J.—Litigated motions.

Lichtman<Alco Film.
Henry<Mulligan.
Handiverger<Liebman.
Guggenheimer<Dalb'rg
Koppel<Daelger.
Hotel Sherman<Hirsch
Schwarz Co<Eblight Co of Amer.
Miller<Koerting & M.
Rosenthal<Krakower.
Lyons<Simmons.
Cohn<Kaltman.
McBride<Erie RR.
Hannon<NY Mail.
Bannister<Murray.
Cohen<I R T.
Baunister<Murray.
Cohen<I R T.
Forrest<same.
McKiernan<same.
Grossman<Grossman.
Kayser & Fils<Buss.
Shiels<Byrd.
Brower<Friend.
Wiener<Lipton.
Bridgman<Pitman.
Deminski<Pitts Con.
Hanover Bldg<Est of Jacobs.
Screen Clock Adv<White.
Koenig<Cohn.
Mazer<Cohn.
McGovern, Jr<Bridgeport Fertilizer Mfg.
W Elec H Curler<Hamilton Corp.
Fox & Pier<Lichtenstein.
Weinstein<NY Rwy.
Celink<Rosenthal.
McAtamney<Rosenf'd.
Weir<Haines Meas Pump Sal.
Same<Jackson Mfg.
Weisbecker<Cobe.
Metzgeroff<Maas, (2.)
Gerard<Teitelbaum.
Buck<Feinberg.
Leavitt<Natl Secur.
De Wolfe<Ziegfeld, Jr.
Greenstein<Bashkow'z.
Kimnel<I R T.
Salomon<Jolson.
Baunister<Murray.
Kramer<Wien.
World Film Corp<Goldman.
Greenberg<Mayer.
Eisenberg<Waldman.
Mech & Met Natl Bk<Tulino.
Cossa<Castaldo.
Legall<Slattery.
Marshall<McQuillan.
Smith<Pitts Con.
Dunn<Jacobson.
Hudson Wood Wkg<Cinelli.
Schack Mfg<Wilson, Jr
Spear & Co<Unterberg
Burr & Houston Co<Gutman.

PART II.—La Fetra, J.—Ex parte business.

TRIAL TERMS.—Part I.—McAvoy, J.—At 9:45 A. M.

Schroeder<Sterngold.
Robinson<Merrell.
Glassman<Rubin.
Goldstuck<I R T.
Morris<Roberts.
Wall<Duffy.
Wellner<Oppenheim.
Weitzman<Siff.
Maretzko<N Y C Ry.
Costello<McNulty Bros, Inc.
Bun<Bond, Mtg & Sec Co.
Keit<Winter Garden Co.
Laufer<N Y Rys.
Gladono<N Y, W & Boston RR.
Gold<Kwint.
Kliegman<N Y Rys.
Schneider<Werner.
Milsky<Waller.
Sluvis<Brown.
Rush<Boston Ins Co.
Fine<Gugenheimer.
Connolly<Compagnie Generale Transatlantique.
Hurwitz<Friedberg.
Funt<Brody & Funt Co.
Curran<F & W Schaffer Brewing Co.
Sugarman<42 St, &c, RR.
Tropkin<Fleig.
Ruben<Silverman.
Ruben<Silverman.
Alfonsus<N Y Rys.
Leaf<Roger & H.
Jackson<5th Av Coach Co.
Rimi<Palladino.
Rimi<Palladino.
Donnelly<Waldo.
Dwyer<Waldo.
Marx<Waldo.
Hoffman<Belmont W & Dress Co.
Doughty<Weston.
Bache<Clarke.
Francis<M Nocenti Co
Frey<Goodman.
Hochman<Frank.
Kramer<Wein.
Merchants' Union Ice Co<O'Rourke.
Appelbaum<Liggett & Myers Tobacco Co.
Peacock<N S Kaufman Co.
Cox<Loeffler.
Wachs<N Y Rys.
Trop<Friedberg.
Silagy<Underpinning & Foundation Co.
Kaplan<Borden's Con Milk Co.
Kaplan<Borden's Con Milk Co.
McGinley<I R T.
Vesage<Fullager.
Strauss<Thompson.
McCarthy<N Y Rys.
Barat<Schulman.
Caraccia<Matthews.
Machaurez<Roebling Const Co.
Roth<Knoeppelmacker.

PART II.—Lynch, J.—At 10 A. M.

Silberfeld<Nat Surety.
I Goldman Co<Efficiency Soc'y.
Padernacht<Lapidus.
Simon<Howath.
Fersch<Linder.
Bonetto<Biotto.
Klein<Schram.
Kranzbaum<King.
Schroeder<Otis Lithograph Co.
Fuller<Borden.
Siegbert<Smyth.
Barnett<S Aronson Co.
Rump<Boomer.
Kass<Cohen.
Same<same.
Calder<Berman.
McGee<McCreery.
Forman<Wavecrest Const Co.
Mountain<Kirby.
Levy<Fidelity & Cas.
Tallanoff<B Hyman & Shewell.
Levy<Hilton.
Levy<Hagadorn Bros.
Library Bureau<L A Burke & Sons Co.
Ruby<Windsor Land & Imp Co.
Lauria<NY Trans SS Co.

PART III.—Finelite, J.—At 10 A. M. Commercial calendar.

Goldstein<Gossett.
Tawbin<US Gr Lodge Ind O S of I.
Murdoch<Trenholm.
Mindlin<Calcagni.
Prec Wds Hand Co<Watson.
Bauman<Mendle Lunepp Co.
Goodman<Haley.
Harsen Langham Co<Van Ness.
Princely Mills, Inc<Pitt & Scott, Ltd.
Siegel<Berkowitz.
Georges<N Lecakos & Co.
Breitman<Charitin.
Meer<Wadler.
Ginsberg<Connor.
Jefferson Bk<Fischel.
Cohen<Rosenthal.
Polack Tyre Rubber<Callahan Bros, Inc.
Cohen<Levy.
Jewel, Hoenig & Co<Collucci.
Gross<Burnofsky.
Lefkoff<Sands.
Pinchot<Hendricks.
Dunn<Automobile Tire
Hudson Wood Wking Co<Cinelli.

PART IV.—Schmuck, J.—Case on.
PART V.—Allen, J.—Case on.
PART VI.—Smith, J.—Case on.
PART VII.—Ranson, J.—Case on.
PART VIII.—Zeller, J.—Case on.

Referees Appointed.

SUPREME COURT—Cohalan, S.—Greenwh Sav Bank<Minster Re Co—Lemuel E Quigg. Nicoll<Mulvaney—Robt C Birkham. Re Ludvigh—Joseph P Morrissey. Stroock<Stern—Matthew P Breen. Jacobson<Stern—Thos O'Callaghan. Kuss<Roth—Bainbridge Colby.

SUPREME COURT—Greenbaum, J.—Alsberg<Newgent—Benno Lewinson. Sheridan<M R L Bldg Co—Frederick C Leubuscher.

SUPREME COURT—Lehman, J.—Bowers<Quarelli—Albert B Unger.

Receivers Appointed.

SUPREME COURT—Lehman, J.—Cent Tr Co<Mamie Silver—Herbert J Goodwin. Abraham J Dworsky<Julius H Gross—Abraham Sallow. Samuel D Sutton<David Weinstein—John Mithertz.

BRONX COUNTY.

Supreme Court.

SPECIAL TERM—Part I.—Brady, J.—At 10 A. M.—Motion calendar.

Kelly<Kraus.
Kaiser<Dunlce Hold'g.
Westervelt<Dippolito.
Hart<Borkstrom.
Kraus<Kraus.
Chatfield<Buehler.
Normile<Sullivan.
Donovan<Donovan.

SPECIAL TERM FOR TRIALS—Part I.—Brady, J.—No day calendar.

TRIAL TERM—Part I.—Brady, J.

Decker<Decker.
Burke<NY Rys.
Gorman<same.
Goodman<Baer.
Shaw<Kemp.
Rubenstein<Dodin.
Fahey<Hay Fdy & I W
Radenhacher<Morris.
Cavalle<NY Rys.
Savanti<Pitts Con.
Lovisek<Richey, B & D
Matchkewitz<Erie RR.
Kellbert Con<Frey.
Linden<Schlaier I Wks
Gervey<Battaglia.
Gottfried<Lefrien.
Cavalluzzo<Mazzola.
Reinhardt<Bottenus.
Seidman<Adavine Con.
Freemorgen<Col Wax Products.
Weinstein<NY Rys.
Highest number reached in regular order, 136.

County Court.

CHAMBERS.—Gibbs, J.—Ex parte business.

SPECIAL TERM—Gibbs, J.—Motion calendar.

Needle<Needle.

TRIAL TERM—Gibbs, J.—No day calendar.

Surrogate's Court.

CHAMBERS—Schulz, S.—Motions.

Estates of:
Mary McManemee,
Vincenzo Palumbo.
Wills for probate:
Joseph D Jackson,
Michael Abbruzzese,
Ferdinand Schlee.
Adoption:
Alfred Henry Jacobs by David Jaffe.

TRIAL TERM—Schulz, S.

Contested wills:
Ida Stein,
Delia Tyrrell.

Referees Appointed.

SUPREME COURT—By Brady, J. Marx<Lee, (two cases)—John J. O'Brien. Jefferson Hld. Co<Seattle Rety. Co.—Elsworth J. Healy. Gourlie<Marran, (two cases)—Francis S. McAvoy.

Receivers Appointed.

SUPREME COURT—By Brady, J. Elizabeth K. Dooling<Michael McDermott Rety Co.—George Keiser. Elizabeth K. Dooling<Jane Henderson—George Keiser. Charles Jawitz<Jacob Wagner et al.—Jacob Marx.

KINGS COUNTY.

Supreme Court.

APPELLATE DIVISION—Recess.

SPECIAL TERM—Part I.—Jaycox, J.—Motions, at 10 A. M.

Sabath<Sabath.
Knox<Knox.
Hodgskin<Gartz.
Perry<Perry.
Walter<Woods.
Sallfeld<Stern.
Grubman<Thorer.
Pereira<D'Ancon.
O'Reilly<O'Reilly.
Rehbein<Ibert.
Kesner<Finnegan.
Myers<Marrow.
Seinfel<Hickey.
Roesner<Palatial H.
Gargano<Longerello.
Haslinghaus<Barnet & B.
Tanqueray, G & Co<same.
Same<Barse.
Mackie & Co<same.
Re Anenberg(Rosenthal.)
Spalletta<Spalleta.
Hull<52 St Storage.
Marmo<Gourdier.
Emright<Keogh.
Giovanillo<Powell.
Caseenuovo<Caselenipvo.
Bergen<Keogh.
Re Mundheim, (Scharlach.)
B H RR<Prendergast.
Busch<Gr Neck Shores
Same<same.
Parker<NY & Flatbush R Co.
Same<same.
Same<same.
Same<same.
Same<Langan.
Wesmann<B H RR.
Same<same.
Heunewinkell<same.
Michalskin<Am M & F
Pidgeon<Nept'ne Meter
Duffy<Tidewater P M.
Hall<Goldsmith.
Barker<Cook.
Dollar Sav Bk<Bachmann.
Bock<Schwartzschild.
Allaire Co<Norton.
Demorect<Hogan.
Schwartz<Keil.
Davison<Griffith Inv.
Bazar<Stoun.
Re Miller, (Senner.)
Barrett<Hunter & T.
Weisfeld<8 E 12 St C.
Woolsey<Bergen.
Zeiser<Kiley.
Re Malbone, (Leferts Av.)
Monroe<Musica.
Simpson<Samodolsky.
Maslanka<Amer Mfg.
Weidenfeld<Adams.
Pouch<Levy.
Riccardo<Riccardo.
Rosenblum<Rosenblum
Epstein<Zwiren.
Re Duncan, (Lane<Parker.)
Abbott<Wilson.
Carello<Sorentino.
Seinfel<Campbell.
Taylor<Godwin.
Macaluso<Taube-B Co.
Murphy<Leonard.
Enteman<Defiance But M.
Bloomner<Adriance M Wks.
Cohen<Cohen.
Morrissey<McCann & T.
Price<Price.
Feinstein<Feinstein.
Solomon<Nelson.
Mullany<Cons E Lamp
Bowery Sav Bk<Stutz.
Ueberall<Crowell.
Same<same.
Wohlers<Sangstack.
People<Kazman.
Empire T Co<Coleman
Baldwin<Garfinkel (3.)
Re Nenberg, (Rosenthal.)
Nelson<B H RR.
Abbot<Wilson.

PART II.—Ex parte business at 10 A. M.

SPECIAL TERM—Part III., Blackmar, J.—Trials at 10 A. M.

Dickens<CNY.
Reserved calendar.

The following causes, if ready, will be passed for the day:

Ellan<Ellan.
Yonker<City Inv Co.
Schumsky<Fitchenbaum.
Topping<Purdy et al.
Rosenthal<Salatorefsky.
Friedman<Friedman.
Horak<Horak.
Levin, Kronenberg & Co<Harbor View C.
Parmelee<Brons.
Sabine<Schmidt.
Murray<Murray.
Loeffler<Loeffler.
Highest number reached, 1704.

TRIAL TERM—Part I., Maddox, J.; Part II., Garretson, J.; Part III., Manning, J.; Part IV., Kapper, J.; Part V., Clark, J.; Part VI., Scudder, J.; Part VII., Crane, J.—Day calendar, at 10 A. M.

Causes irrespective of the time required for trial thereof will be assigned on Fridays. If not finished that day, will be carried over to the following Monday.

Re Ettie Solomon.
Re S M Laffray.
Sager<Nass RR.
Melle<B H RR.
Parfitt<CNY.
Nally<Meierdiercks et al.
Brockway<Fed Hold.
Glebauckas<Jamison.
Dooley<Press Pub.
Bakanowckas<Jamison et al.
Shulman<Nass RR.
Berkeley<Bushby.
Kesner<C I & B RR.
Krapp<Scr & Leh Co.
Fischetti<C I & B RR.
Gibson<Scherz.
Flaherty<3 Av Ry.
Cummings<B H RR.
Woods<Mantonya.
Hoeberman<Butler et al.
Hand<Gruber.
Levine<Essex & Lee Co et al.
Wright<Cooke Milk & Cream.
Rooney<Nass RR.
Kirkland<S Bklyn Ry.
Kiely<same.
Schumacher<B H RR.
Condon<Nass RR.
Conly<L I RR & CNY.
Wiesner<B H RR.
Lauro<Clark.
Thompson<3 Av Ry.
Bauman<NY Rys.
Hanson<Hay Fdry & Iron Works.
Koll<Am Ever Ready.
Malloy<C I & B RR & CNY.
Trauth<Faller.
Sachs<NY C & H R RR.
Ready<Diam'nd Dairy
Menzer<Goldfeder.
Potter<NY Rys.
Smith<Collins.
Jacobson<Assoc Optg.
McPadden<Atl Basin Iron Wks.
Buller<Dippel.
Precht<B H RR.
Marchlevsky<Stanley Gollick Co.

The following causes, if marked ready, will be passed for the day. No cause will be set down for a day upon this call:

Ehrlich<So B'klyn Ry.
Guadagno<Madden.
Serpico<B H R R.
Diament<Nas R R.
Adelowitz<Sulzberger & Sons Co.
Griffiths<Scott-Dalgleish.
Mason<C I & B R R.
Grossman<Heye.
Anderson<Levy.
Olson<Almkvist.
Rizzo<McGrath.
O'Brien<Agar & Co.
Johansen<B, Q Co & S RR.
McTernan<C I & B R R.
Boyce<Hopson.
Hazelton<Heisenbuttel
Donato<Atl Steved'g.
Serillo<Bellekoff.
McCarthy<Cohn Cut Stone Co.
Mutz<Gurny.
Carlson<Ests of Long Beach.
Clement<Clement.
Nosk<CNY.
Siemers<Ellis.
Esposito<Martin.
Ossenfort<Wells & an.
Jackson<McLean.
Lund<B'klyn Ash Rem Co-Bor Dev.
Macaluso<Traube Berger Co.
Woltas<Bretsch.
McCauley<Whitridge.
Ryan<B, Q Co & S R R.
Kolacki<Am Sug Ref.
Downing<Marine Bas.
Pease<Wiley.
Wingard<So Pac Co.
Kayata<Ontra.
Jacobs<C I & B RR.
Murdock<Behrens.
Dambey<Newman & Carey Co.
Rhine<Sarem and an.
Ferry<Dancik.
Cavagnaro<Turner & Blanchard.
Davidson<Valley Yarn & Woolen Co.
Attardo<Nas R R.
Katz<B H R R.
Distasio<Smith Co.
Hamman<B'klyn E D Term.
Highest number reached on regular call, 5258.

County Court.

CIVIL—Dike, J.—Day calendar at 10 A. M.

Rullo<Bruno.
Skilling<B U E R R.
Stakas<Gair Co.
Delitto<Stabile.
Domingo<Kreger.
Epstein<Union Holdg.
Kopp<Bigall.
O'Connell<Schaffner.
Roach<Bklyn U Gas.
Barber<Rosenweig.

The following causes, if marked ready, will be passed for the day:

Fischler<B, Q C & S R R.
Fortunoff<Nass E RR.
McCormack<B, Q C & S R R.
Sica<B H R R.
Feuchel<Lipsky.
Kiehne<B H R R.
Crowley<Nass E R R.
Feinbloom<Nass R R.
Wetterhorn<Parsnelsky.
Doscher<Rudd.

Surrogate's Court.

CHAMBERS.—Ketcham, S.—Day calendar at 10 A. M.

Wills of:
Cornelius Rapelyea,
H Zeydell,
Margaret B James,
Walter O'Toole,
Barbara Spannigle,
Catherine Brennan,
August Retzlaff,
John Glasheen.
Admr of:
Mary Burnside.
Acctg in estate of:
John H Humer.
Estates of:
Jacob Friedman,
Elizabeth Blake,
Ella McKenna,
James Carroll.

CONTESTED CALENDAR.

Wills of:
Herman Clarke,
Joseph Staller,
John Grogan,
Henry Stoll.
Acctg in estate of:
Annie Daley.

WESTCHESTER COUNTY.

Supreme Court.

DAY CALENDAR—Part I., Tompkins, J.; Part II., Mills, J.; Part III., Keogh, J.—At 9:45 A. M.

Kolbe<City NRoch.
Nor West Light Co<Vil of Ossining.
Murdock<Scarsdale Co
Roselle<Twigger.
Rye<So Bklyn RR
Jones<5th Av Coach.
Dubn<St'd Gas Lt Co.
Hoose<NY, W & B Ry
Robinson<Hudson P. Rose Co.
Rooney<Otis Elev Co.
Tammany<Buckhout.
Lukacoric<Beck.
Badgley<New Rochelle Hospital Assn.
Tholn<Rinschede.
Sledzenski<Dunw C C.
Carpenter<Twigger.
Sherman<NY, NH & H R R.
Ohl<Gifford Co.
Ganung<Myers.
Richardson<Hang.

The following causes may either be marked ready or marked over to another day:

Senta<Terry.
Smingsteel<Horton.
Hetzel<NY, NH & H R R.
Fredericksen<N Roch Coal & Lumber Co.
Alexander<Chase.
Ramsberg<West Elec R R Co.
Mahony<Burch.
Direnzio<Dunn.
Imundi<Wright.
Anderson<Int R T Co.
Hearn<West El R R Co, (2.)
McCormick<Cent P'k Taxi Co.
Floranze<Rinhart & Dennis Co.
Liberty Brew Co<Olt.
Johnson<West St Ry.
Romard<Cahill.
Same<Cushman.
Van Vorst<Carpenter, (2.)
Britton<Mason & H.
Van Hock<same.
Horan<NY, NH RR.
Kessler<Keller.
Wildorchic<Ellman.
Melino<Pitts Con Co.
Dunn<NYC & H RR.
Kennion<West Un Tel
Hubbell<Hardwood D.
Roderick<NYC & H R R R Co.
Wagner<Rice.
Pace<West Elec R R.
Tierny<Georgi.
Tobin<Yonkers E L & Pow Co.
McGinley<Spero.
Dunlop<Wakeman.
Ella<Hardy.
Mariotta<Pennell.
Greenlee<Todd.
Baker<Outhouse.
Whalen<NYC & H R R R.
Rosenberg<NY Mut G
McKenna<McKenna.
Highest number reached on call, 630.

QUEENS COUNTY.

Supreme Court.

TRIAL TERM.—Part I.—Van Siclen, J.; Part II.—Benedict, J.—At 10 A. M.

It is requested that the name of trial counsel be filed with the Clerk in Part I.

Attention of the bar is called to Rules 6, 7, and 8, Calendar Rules, Queens County.

Janusewski<Goldfarb.
Lewis, as admx<B H RR.
Lynch<J A Stevenson.
McCorry & ano<Wiarda.
Comlossy, an infant<L I RR.
Riechers as admx<T Burkhardt, Inc.
Witte<NY & Q C Ry.
Martin<Krantz et al.
Selder<B H RR.
Napolitana<Transit Devel't Co.
Haas<Wright et al.
Howley<Penn RR.
Nussbaum<Rifkin.
Mandell<Burns.
Keim<I R T.
Frost<NY & N S Tr.
Clemmetsen, an inf<Welin Marine Equip.
Mimmo, an inf<Neptune Meter.
Murphy<Hartwell.
Ferraro<Katz.
Cunningham<B Q & S RR.

The following causes, if marked ready, will be passed for the day. No cause will be set for a day on this call.

Kavanagh as trus<CNY.
Hill<NY & Q C Ry.
Marterer<Jauert.
Murray<L I RR.
Gilbert<CNY et al.
Huscher as admx<NY & Q El Lt & Power.
Illing<NY & Q C Ry.
Friedman<Ferguson et al.
Nagy<Miller et al.
Farrell<T A Gillespie.
Fetz<Jaffe et al.
Maderio, an inf<Karfoll.
Walling<Com Adver Assoc.
Bonny<Bradley Cont.
Riggio<Stand Con Stl.
Smith as admx<I R T.
Smith<CNY.
Tiernan<Dunbar et al.
Flanagan as admx<Huner.
Doremus<B Q C & S RR et al.
Powers<Baumert et al
Theis<Boda.
Watson<Stand Oil of NY.
Criscuola<B Q C & S RR.
Maier<B H RR.
Murray<O'Connor et al.
Driscoll<Brindell.
Trott<same.
Ilchert<A McMullen.
Conklin<B H RR.
Walsh<Keck.
Goelzenleuchter<Bklyn Ball Club.
Nevins<Ruthman.
Forristall<B Q C & S RR.
Highest number reached, 784.

County Court.

Humphrey, J., at 10 A. M.

The following causes will be called to fix a day for trial only:

Jamieson & Bond<Bischoff et al.
Meis<Ehlert.
Brunner<Zehlein.
Reimer<Harms et al.

Winter Cruises
from New York to the American Mediterranean
HAVANA
Sailings Thursdays and Saturdays
NASSAU
Weekly service from New York and direct connections with Havana.
Separate or combined tours of 10 and 23 days, $75.00 and up using steamer as hotel.
All fares include meals and stateroom accommodations. Steamers built in America and sailing under American Flag. Booklets, rates and schedules on application.
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TO CALIFORNIA
Via PANAMA CANAL
THE NEW PLANT LINER
EVANGELINE
UNDER AMERICAN FLAG
Will sail from New York, March 4, and arrives at Panama for formal opening of Canal by President Wilson.
Greatest Naval Parade of Century
WILL FEATURE.
Stop one day each at Havana and San Diego en route. A wonderful 19-day cruise. Exhibitions offer travel opportunity of a lifetime. All local tourists, agents, or
PLANT LINE, 67 Commercial Wharf, Boston
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ALL EXPENSES $100 UP

BAY STATE LINE
$2.55 BOSTON $2.55
Worcester, $2.60; Providence direct, $1.50
OUTSIDE STATEROOMS, $1.00.
Daily, including Sunday, 5:00 P. M.
From Pier 19, E. R. 'Phone 2700 Beekman.
City Ticket Office, 290 Broadway, N. Y.
Uptown Ticket Office, Broadway and 23d St.

"THE PUBLIC BE PLEASED."
COLONIAL LINE
BOSTON Via Boat and Rail $2.60
PROVIDENCE Boat Direct $1.60
Week days and Sundays at 5 P. M. from Pier 39, N. R., foot West Houston St. All Outside Rooms, $1.00 to $3.00. Wireless equipment. Uptown Office, Broadway and 23d St. Telephone Spring 9491.

FALL RIVER LINE
TO BOSTON $3.00
Lv. PIER 14, N. R., ft. Fulton St., Daily at 5 P. M. Music.
New London (Norwich) Line. Lv. Pier 40, N. R., ft. Houston St., week days only, 5:30 P. M.; Pier 70, E. R., ft. E. 22d St., 6:00 P.M.

ASSIGNEE SALES.

ASSIGNEE SALES.

SUPREME COURT, NEW YORK COUNTY.—In the matter of the assignment for the benefit of creditors of ROBERT E. SMITH to JOSEPH L. GOODMAN. To whom it may concern: Notice is hereby given that the undersigned assignee will sell at public auction, by MARCUS SELIGER, Auctioneer, saloon and restaurant at No. 38 Fulton Street, Borough of Manhattan, City of New York, known as the White House Cafe, on the 11th day of February, 1915, at 10:30 A. M. of said day, and saloon and restaurant at No. 99 Liberty Street, Borough of Manhattan, City of New York, known as the Palace Cafe, at 2 P. M. the same day. Both of said saloons and restaurants will be sold in manner following:

No. 1—All the wines, liquors, groceries, cigars, &c.

No. 2—All the right, title and interest of the assignee in and to the saloon and restaurant fixtures.

No. 3—All the right, title and interest of the assignee in and to the leasehold of the above premises.

The property will be offered as follows:
(A) In bulk as a going business.
(B) In parcels in the manner stated.
(C) In single lots.

Any bid or combination of bids which will produce the largest amount will be accepted. Said property may be inspected every day, excepting Sundays, between the hours of 10 A. M. and 4 P. M. All information concerning said saloons and restaurants, as well as the liquor licenses, may be obtained at at office of the undersigned assignee.

Dated, New York, February 1st, 1915.

JOSEPH L. GOODMAN, Assignee,
No. 350 Broadway, Borough of Manhattan, City of New York. Tel. 3330 Franklin.
MARCUS SELIGER, Auctioneer, No. 350 Broadway, Borough of Manhattan, City of New York. Tel. 3329 Franklin.

DEALING WITH FACTS.
The Annalist every Monday provides investors, merchants, students, manufacturers, and the business world generally with information on the world's progress in economics. 10c. by mail. The Annalist, Times Square, New York City.—Advt.

MIAMI
PALM BEACH
STEAMERS "COMAL," "CONCHO," "SAN JACINTO."
New service now in operation every Wednesday from New York via
Key West & "Oversea" Railway.
Direct steamers from New York every Saturday, affording all-ocean route to
Tampa — St. Petersburg
and other West Coast Resorts of Florida.
CIRCLE TOURS
To Florida East Coast points via above "new route," returning through Jacksonville and historic Charleston, with liberal stop-over privileges.
To Mobile, Ala., by steamer, returning all rail, with liberal stop-over privileges.
To Galveston and Texas points by steamer, returning all rail, with liberal stop-over privileges.
We can also furnish tickets to Cuba, Porto Rico, Mexico, Santo Domingo and other resorts of
AGWI THE AMERICAN MEDITERRANEAN
Address all correspondence to
CLYDE - MALLORY LINES
Pier 36, North River NEW YORK
—or call at—
Ticket Offices: 290 & 958 B'way, N. Y.

CUNARD
Established 1840
Fastest Steamers in the World
Aquitania, Lusitania, Mauretania
Regular Uninterrupted Service
EUROPE VIA LIVERPOOL
*Alaunia Wed., Feb. 3, 10 A. M.
*Cabin Passengers Only.
FRANCONIA..Sat., Feb. 6, 10 A.M.
Orduna......Sat., Feb. 13, 10 A.M.
Transylvania..Sat., Feb. 20, 10 A.M.
LUSITANIA..Sat., Feb. 27, 10 A.M.
Franconia.....Sat., Mar. 6, 10 A.M.
Spain the Riviera—Italy—Greece
The Azores, Gibraltar, Genoa, Naples, Piraeus
CARPATHIA.....Tuesday, March 9, Noon
ROUND THE WORLD TOURS
Through rates to all principal Ports of the World.
COMPANY'S OFFICE. 21-24 State St., N.Y.

American Line
Under the American Flag
Cabin and 3rd Class Passengers Only.
New York—Liverpool. Pier 62, N. R.
New York, Feb. 6, noon | Philadelphia, Feb. 13, noon
Atlantic Transport Line
New York—London. Pier 58, N. R.
Minneapolis, Feb. 13, 10 AM | Minnehaha, Feb. 20
White Star Line
N. Y.—Liverpool, Pier 60, N. R., Noon
†ARABIC .... FEB. 3
†Cabin & 3d Class Passengers Only.
Adriatic.....Feb. 10 | Megantic...Feb. 17
AZORES—GIBRALTAR
NAPLES — GENOA
CRETIC, FEB. 16, 10 A. M.
*FINLAND..........FEBRUARY 27
*UNDER THE AMERICAN FLAG.
Company's Office, 9 Broadway, New York

Go To BERMUDA
TWIN SCREW "Bermudian"
Round Trip $25 and Up.
Newest and Fastest Steamer to Bermuda
Sails from N. Y. Wednesdays—Carries U. S. Mails
WEST INDIES
Delightful Cruises—about 28 days, S. S. "GUIANA," Feb. 5th; S. S. "PARIMA," Feb. 19th, for St. Thomas, St. Croix, St. Kitts, Antigua, Guadaloupe, Dominica, Martinique, St. Lucia, Barbadoes and Demerara.
A. E. Outerbridge & Co., Agents, Quebec Steamship Company, Ltd., 29 Broadway, N. Y.; Thomas Cook & Son, 245 B'way & 561 5th Ave., or any Ticket Agent.

FRENCH LINE
Compagnie Generale Transatlantique
POSTAL SERVICE
Sailings for HAVRE
NIAGARA . . . Feb. 13, 3 P. M.
ROCHAMBEAU . Feb. 20, 3 P. M.
ESPAGNE . . . Feb. 27, 3 P. M.
CHICAGO . . . Mar. 6, 3 P. M.
FOR INFORMATION APPLY
Company's Office, 19 State St., N. Y.

ANCHOR LINE
Royal Mail Twin-Screw Steamships
NEW YORK to GLASGOW
New Twin-Screw Geared Turbine
TUSCANIA, Feb. 20, Noon
14,000 Tons, 567 Feet Long,
will sail from Cunard Dock, foot W. 14th St.
1st Cabin, $85; 2d Cabin, $55; 3d Class, $35.
MEDITERRANEAN PORTS
TUSCANIA, SAT., MARCH 20
COMPANY'S OFFICE, 21-24 State St., N.Y.

MAINE STEAMSHIP LINE
$3 Direct Between NEW YORK & PORTLAND
Reduced Fares All Points. 'Phone 8980 Cort.
EASTERN STEAMSHIP CORPORATION.

FABRE LINES
To Azores, Lisbon and Mediterranean.
Jas. W. Elwell & Co., G. A., 17 State St., N. Y.

PANAMA and West Indies Cruises. Three sailings every week. Send for booklets. United Fruit Company, 17 Battery Place, N.Y.

FLORIDA NOW THE WINTER RESORT OF THE WORLD.
Ocean Steamship Co., 501 Fifth Ave., N. Y.

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Delightful Tours to
Palm Beach
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CALIFORNIA
Remarkable Tours under Escort. Departures twice a week. Best Hotels. Exceptional Itineraries, including the Great Expositions.
TOURS TO JAPAN
Feb. 27, Mar. 27.
Send for Booklet desired.
RAYMOND & WHITCOMB CO.
225 Fifth Avenue. Tel. Mad. Sq. 6270.

CALIFORNIA
and the
PANAMA EXPOSITIONS
Independent or Conducted Tours leaving daily.
Send for free booklet.
FRANK TOURIST CO.
396 Broadway, N. Y. Tel. 4530 Franklin.
Officially appointed General Tour Agents San Francisco and San Diego Expositions.

FOR SALE.

DIAMONDS ON CREDIT
[illegible] L. W. SWEET [illegible]

WAR CAUSES BIG GAIN IN POSTAL SAVINGS

More Than 100,000 New Accounts and Deposits Increase at Rate of $3,000,000 a Month.

SHOWS PUBLIC CONFIDENCE

And Burleson Says It Argues for Legislation Increasing the Limit of Deposits.

WASHINGTON, Jan. 31.—More than one hundred thousand persons have been added to the lists of depositors in postal savings banks since the European war began. During the war period the total deposits in these banks have increased at the rate of nearly $3,000,000 a month.

During the entire fiscal year, which ended June 30, 1914, postal deposits increased about $9,600,000, or 28 per cent., whereas during the six months from July 1 to Jan. 1, $15,750,000, or an increase of 36 per cent., was added to the total savings in the Government's keeping. The European war more than doubled the rate of increase.

For forty-three months postal savings accumulated at the rate of about $1,000,000 a month. Then, when Europe's paralyzing conflict began, withdrawals fell off, and thousands of strange faces appeared at Post Offices to intrust their savings to the Government. Hence, the August figures showed a net gain in deposits of $4,000,000—four times the average gain; September and October rolled up more than $3,500,000 each, and, while November and December felt the usual holiday drains, these months nevertheless showed more than twice the normal receipts, or about $2,000,000 each.

The new year opened with approximately $59,200,000 on deposit in postal banks to the credit of 497,000 persons, an average of $119 for each depositor.

This recent phenomenal growth of the postal savings system is regarded as convincing evidence of confidence in the Government and of the increasing utility of the postal savings to the private banking and business world. At a time of grave financial stress, a vast sum of cash, which either would have gone abroad or would have remained in hiding, reached the postal banks and was diverted thence into business channels.

These facts are regarded by postal authorities as eloquent argument in behalf of the legislation now pending which modifies the existing limitations on the amount that may be accepted by Postmasters from depositors. In all the large cities scores of would-be depositors have been turned away in the past few months because they offered larger amounts than the law permitted Postmasters to accept. If the restriction limiting to $100 the deposit which may be made in a single month is removed, and if the maximum single interest-bearing deposit be increased from $500 to $1,000, as provided in the pending legislation, the business public will reap a still larger benefit from the operations of the postal banks.

The Post Offices having more than $400,000 on deposit are as follows:

New York	$9,486,538
Chicago	3,187,675
Brooklyn	3,002,286
Boston	1,449,543
San Francisco	1,081,070
Portland, Ore.	1,047,852
Detroit	903,125
St. Paul	764,686
Cincinnati	756,150
Pittsburgh	712,959
Kansas City, Mo	701,721
Los Angeles	699,243
St. Louis	641,266
Philadelphia	640,209
Columbus, Ohio	626,377
Milwaukee	616,334
Cleveland	543,627
Denver	478,058
Butte	470,563
Seattle	425,068
Newark	408,841
Tacoma	406,528

Weather in Cotton and Grain States.

Special to The New York Times.

WASHINGTON, Jan. 31.—Forecasts:

N. Car.—Rain Mon., warmer in interior. Tues. colder and probably fair; strong s. e. to s. winds Mon

S. Car. and Ga.—Rain Mon., with strong s. e. to s. winds. Tues. fair and colder.

Fla.—Rain Mon. in cen. and n., fair in s., colder in n. Tues. fair, except rain in extreme s.; colder, with fresh s. e. to s. winds over the Peninsula, becoming strong over n. and cen.; strong s. winds over n. w., shifting to n. w. Mon. night.

Ala.—Rain and colder Mon. Tues. fair and colder; fresh to strong s. winds, shifting to n. w.

Miss.—Rain and colder Mon. Tues. fair; colder in s. e.; fresh s. w. to n. w. winds.

La.—Fair and much colder Mon. Tues. fair; moderate n. w. to n. winds.

East. Texas—Fair and colder Mon., much colder in e. and s. Tues. fair; warmer in n.; moderate winds, becoming n.

West. Texas—Fair Mon. Tues. fair and warmer in n.

Utah—Cloudy Mon., rain or snow at night and Tues.

Okla.—Rain Mon., Tues. fair and slightly warmer.

Ark.—Rain Mon., much colder. Tues. fair.

Tenn.—Rain and colder Mon., much colder at night. Tues. fair; colder in e.

Ky.—Rain Mon.; colder in cen. and w.; much colder at night. Tues. fair, colder in e.

Ohio—Rain Mon. Tues. snow and much colder; fresh to strong s. winds, shifting to n. Mon night.

Ind.—Rain Mon., probably turning to snow, colder; much colder at night. Tues. fair.

Ill.—Rain or snow and colder Mon. strong n. e. to n. w. winds. Tues. fair, colder.

Lower Mich.—Snow in n., snow or rain in s. Mon., with strong n. e. to n. winds; colder at night; Tues. snow and colder.

Upper Mich.—Snow Mon.; colder at night; Tues. snow.

Wis.—Snow in n. and cen., snow or rain in s. Mon.; colder in w. and at night in e.; strong n. e to n. winds; Tues. fair.

Minn.—Snow Mon. in e. and s., fair in n. w., colder in e.; Tues. fair and slightly warmer.

Iowa—Snow or rain Mon.; mostly snow in cen. and w.; colder; Tuesday fair and warmer in extreme w.

Mo.—Snow in w.; rain or snow in e. Mon.; much colder; Tues. fair.

N. Dak. and Kan.—Fair Mon.; Tues. fair and warmer.

S. Dak. and Neb.—Fair Mon., preceded by snow in e.; colder in e.; Tues. fair and slightly warmer.

BROOKLYN—FOR SALE OR TO LET.

FLATBUSH STUCCO! $4,250

$1,000 under price through builder's loss. All improvements. Beautiful street; 8 minutes from Av. J Sta. Brighton "L." Rent-like terms. Send for photos. OTTO SINGER, E. 13th St. and Av. K, Brooklyn.

CITY HOUSES TO LET—UNFURNISHED

BROOKLYN.

Beautiful Brick Houses FOR RENT, $30.

Semi-detached, 7 rooms, steam heat, elegantly decorated—some for sale—easy terms; send for booklet. MANAGER, 60 A Liberty St., N. Y. Phone Cort. 2552.

APARTMENTS TO LET—Unfurnished.

MANHATTAN—East Side.

No. 1261 Madison Avenue Cor. 90th St. A Handsome 7-Story House. Finest Corner Apartments North of 86th St. ONE SUITE OF 9 ROOMS & 2 BATHS, ONE SUITE OF 8 ROOMS & 2 BATHS. High-class service. FAVORABLE TERMS.

DUFF & CONGER, Madison Ave., Cor 86th St.

TO LET FOR BUSINESS PURPOSES.

41 Park Row & 147 Nassau St.

Junction Park Row, Spruce and Nassau Sts., Opposite City Hall Park.

OFFICES TO LET. Bldg. 16 stories high. 3 sides open on 3 streets.

Modern Building. Continuous Service

Apply E. A. TREDWELL, on premises.

SURROGATE NOTICES.

ROTHSCHILD, EDWARD.—In pursuance of an order of Honorable Robert Ludlow Fowler, a Surrogate of the County of New York, notice is hereby given to all persons having claims against Edward Rothschild, late of the County of New York, deceased, to present the same with vouchers thereof to the subscriber, at her place of transacting business, at the office of Rose & Paskus, No. 128 Broadway, Borough of Manhattan, in the City of New York, on or before the 10th day of May next.

Dated New York, the 30th day of October, 1914.

HENRIETTE ROTHSCHILD, Executrix.

ROSE & PASKUS, Attorneys for Executrix, 128 Broadway, Borough of Manhattan, New York City.

THE WEATHER.

Special to The New York Times.

WASHINGTON, Jan. 31.—The Western storm is moving slowly eastward and is central tonight over Southwestern Missouri, with about the same intensity. The low pressure now extends eastward over the Lake region, the Upper Ohio Valley, and the South Atlantic States, and a slight secondary disturbance has developed over New Jersey.

It is decidedly warmer over the eastern half of the country, with abnormally high temperatures in the Lower Lake region, the Ohio Valley, and the South, and much colder in Kansas, Oklahoma, and Northern Texas. Elsewhere in the West temperature changes were not important.

It will be warmer Monday in New England and the Middle Atlantic States and colder in the Gulf States, the Lower Arkansas the Lower Ohio, the Upper Mississippi, and Lower Missouri Valleys. Storm warnings are displayed on the Gulf Coast from Louisiana to Tampa, on the Atlantic Coast from Jacksonville to New York, and on the California Coast from San Francisco to Eureka.

Winds for Monday and Tuesday: North Atlantic, fresh to strong variable winds, mostly east and southeast; Middle Atlantic, fresh to strong east to southeast; South Atlantic, strong southeast and south.

FORECASTS FOR TODAY AND TUESDAY.

Eastern and Western New York—Rain or snow Monday; Tuesday snow and colder.

Eastern Pennsylvania, Southern New England—Rain or snow Monday and Tuesday, warmer.

Western Pennsylvania—Rain Monday; Tuesday snow and much colder.

Northern New England—Snow Monday and Tuesday, warmer.

New Jersey—Rain Monday and Tuesday, colder.

The temperature record for the twenty-four hours ended at midnight, taken from the thermometer at the local office of the United States Weather Bureau, is as follows:

	1914.	1915.		1914.	1915.
3 A. M.	41	20	4 P. M.	54	32
6 A. M.	37	22	6 P. M.	55	34
9 A. M.	34	23	9 P. M.	43	39
12 M.	35	27	11 P. M.	40	37

This thermometer is 414 feet above the street level. The average temperature yesterday was 28; for the corresponding date last year it was 44; average on the corresponding date for the last thirty-three years, 30.

The temperature at 8 A. M. yesterday was 22; at 8 P. M. it was 36. Maximum temperature, 39 degrees at 9 P. M.; minimum, 18 degrees at 10 A. M. Humidity, 51 per cent. at 8 A. M.; 90 per cent. at 8 P. M.

The barometer at 8 A. M. yesterday registered 30.50 inches; at 8 P. M. it stood at 30.09 inches.

FIRE RECORD.

A.M.		Loss.
2:00	39 W. 139 St.; Wm. Mehlson	Slight
7:10	208 W. 20 St.; Marie Prescott	$100
9:05	2,091 Prospect Av.; Herman Kramer	$60
10:35	81 Delancey St.; Martin Schiss	Slight
10:50	889 Clinton Av.; Herman Schneider	Slight
11:30	44 East 2 St.; Abr. Brandt	$500
11:55	605 E. 11 St.; Alex. Carina	Slight
P.M.		
1:35	Pier 32 North River; People's Steamboat	$50,000
3:40	22 South St.; Mike Fagan	$50
4:20	129 W. 90 St.; Pauline Grosner	Slight
4:35	228 W. 18 St.; not given	Slight
5:10	108-110 Eldridge St.; Jacobs & Germansky	Slight
5:38	28 W. 116 St.; Minnie Geller	$600
5:45	1,550 3d Av.; Greenwald Bros	None
6:50	54 E. 122 St.; Harry Honer	Slight
7:25	228 E. 118 St.; Frank Carlo	Slight
8:10	15-17 2 Av.; Sam Lowenfield	Slight
8:20	27 Bond St.; King Flower & Feather Co	$2,500
8:56	"L" structure, opposite 1,805 2 Av	Slight
9:00	69 E. 106 St.; Benj. Rothman	Slight
11:15	38 Forsythe St.; N. d'Arinzo	$100
11:50	222 W. 47; Lock's Cafe	Slight

Mortgage Loans.

Forty-five cents a line.

Mortgage Loan Wanted

Wanted—$20,000, second mortgage on Broadway corner. Address Principal, S 244 Times Downtown.

City Property.

Thirty cents a line.

Manhattan—For Sale or To Let.

We sell improved subdivision quickly, accessible populated districts. Bliss, 7 East 42d.

Brooklyn—For Sale or To Let.

Large corner house, 262 Stuyvesant Av.; 13 rooms, bath; perfect order; room for garage; sell $9,500, rent $60. Owner, 420 Macon St.

Queens—For Sale or To Let.

BEAUTIFUL 8-ROOM HOUSE modern, all latest improvements; short distance from shore, only 32 minutes from Manhattan, on elegant large plot; macadamized streets, cement walks, curbs, &c., has gas and electric lighting; sewered property, priviledges of fine bathing beach, dock, anchorage and high class yacht club house, refined surroundings; can be purchased at big bargain; terms $500 cash, balance as rent. B. Water Front, 243 West 34th St., New York

Real Estate for Exchange.

First class tenement. Rent $2600—small mortgage $11,000. What's offered? Room 43, 156 Broadway.

Property Out of the City.

Thirty cents a line.

Westchester—For Sale or To Let.

NEAR WHITE PLAINS
Must dispose of few remaining building sites. Will take $45 each for quick sale. Lots in vicinity sold for $225 each.
J. Beasley, 227 West 120th St.

Long Island—For Sale or To Let.

Fine house, seven rooms, improvements; steam plant, electric light; two lots; 35 minutes out; terms and price reasonable. C. Hollberg, Floral Park, L. I.

Pretty cottage, barn, and chicken house, plenty of land for a chicken farm, $150 cash and $17 a month. A. Brandt, Huntington Station, Long Island.

New Jersey—For Sale or To Let.

REAL ESTATE for safe investment for sale by Banking Dept., State of New York—Building lots, modern houses and bungalows at bargain prices; 1,000 properties at Grantwood, Palisade, Morsemere, Leonia, and Hudson Heights, New Jersey. Titles guaranteed. Liberal terms. Write for full details to BENJ. D. HAIGHT, Special Deputy Superintendent of Banks, 601 Times Building, New York City.

A farm of one acre at Glen Rock, New Jersey, adjacent Ridgewood, half mile from station, 20-mile view; street all improved; new house, six rooms and bath; oak floors, steam heat; exceptional country home; $5,000. Smith-Singer Co., Glen Rock, N. J.

BUILDING SITE FOR SALE.
In New Jersey's most select home town; price very reasonable; owner will furnish reasonable mortgage to build. Edward S. Mercer Co., New Jersey Real Estate, care of G. A. Hurd, Haworth, N. J.

Sub-lease, medium-sized loft with power for machinist at 210-212 Canal St.; reasonable. Apply Coleman, 1,057 Faile St., Bronx.

Connecticut—For Sale or To Let.

Poultry farm, 2,000 chick plant in full operation; 22 acres; modern house; $4,000; request particulars. Hull, Madison, Conn.

Real Estate for Exchange.

Houses and lots exchanged for income property or acreage; fine income investments. Piquet, 354 Fulton St., Jamaica, L. I.

EXCHANGE YOUR NEW HAVEN STOCK for a fine house on the Hudson. Address Lawrence, 15 S. Main St., S. Norwalk, Conn.

BANKRUPTCY NOTICES.

U. S. DISTRICT COURT FOR THE SOUTHERN District of New York.—No. 20,222.—GOULD & BANCROFT COMPANY, Bankrupt.

Notice is hereby given that Gould & Bancroft Company, bankrupt, has filed its petition, dated January 12th, 1915, praying for a discharge from all its debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday March 8th, 1915, at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

SEAMAN MILLER, Referee in Bankruptcy.

New York, January 28th, 1915.

UNITED STATES DISTRICT COURT SO. Dist. N. Y.—No. 21038.—In Bankruptcy.—MOTOR EXPRESS COMPANY, Bankrupt.

Creditors of said Motor Express Company are hereby given notice that on January 15th 1915 it was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, February 11th 1915, at 10:30 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY, Referee in Bankruptcy.

To Let for Business Purposes.

Thirty cents a line.

Apartment hotel, new, modern, high class, fireproof construction, located in best residential section of the city, to lease for term of years; contains 58 apartments and large dining room; splendid opportunity for right party; only those having thorough experience and able to furnish cash security need apply. Edward Browning, 110 West 40th St.

OFFICES TO SUBLET for unexpired terms of a few months to several years; ANYWHERE, uptown or downtown; saving in rent, 20% to 40%; furnished or unfurnished; single offices and suites. THE SUB-LEASING CO., 1,476 Broadway, (cor. 42d.) Bryant 5786.

Large, substantial factory building for sale; 10 acres land; rail and water transportation facilities. Address P. O. Box 776, New Haven, Conn.

STORES in taxpayer; lively, growing neighborhood; want butcher, barber, druggist, or other kind of business. Call 165th St. and Webster Av.

Office to Sublet.—One and two light rooms, with or without furniture or telephone. Room 901, 131 East 23d St., 9-11 A. M.

Desk room or mail privilege in neat, clean office; best location in New York. Room 339, 30 Church St. Hudson Terminal Bldg.

Lofts, desirable location, size, 20x90 and 60x90; suitable light manufacturing or storage; concessions. G. B. Raffetto, 408 West 13th St.

50th, 44 West.—Ground floor, 18x50; private house. Plaza 2121.

HALLENBECK-HUNGERFORD BUILDING, LAFAYETTE, FRANKLIN & WHITE STS.

Apartments to Let

Furnished.

Thirty cents a line.

West Side.

A.—A.—CATHEDRAL PLAZA,
100 Cathedral Parkway, 110th St., Col. Av.
SPECIALLY ATTRACTIVE 3 ROOMS,
with private bath and kitchenette,
nicely furnished, $55 up monthly.
Complete outfit—Dishes, silver, cooking utensils. Special concessions on lease and unfurnished to October 1st.
Near Subway and "L." Must be seen to be appreciated. Phone River. 3970.

111TH ST., 535 WEST.—High-class, handsomely furnished apartment; six beautiful rooms; every modern improvement; $100; seen 2 to 6. Murray.

Riverside Drive, (near 116th St.)—Apartment 7 rooms, beautifully furnished; piano; 4 rooms facing river; $200 month. W 13 Times.

Three rooms and bath, below 59th St.; housekeeping or hotel service; well furnished. Apply Wright Barclay, Inc., 320 5th Av.

To Sublet.—Very nicely furnished apartment of 2 rooms and bath. Apply Office, The Sevillia, 117 West 58th St.

113TH ST., 610 WEST, (near Riverside Drive.)—Beautifully furnished 4 rooms and bath; high class. Fischer.

Furnished apartments, short or long term leases. Slawson & Hobbs, 162 West 72d St.

Furnished apartments, 2 to 10 rooms. Fred'k Zittel & Sons, B'way and 79th St.

East Side.

HOTEL ST. LORENZ,
125 EAST 72D ST.
Select family and transient hotel; excellent location; in quiet, residential neighborhood; apartments of 2-6 rooms, bath; rate $7 up per week, including service; home-like restaurant.

We have to let several very comfortable bachelor apartments, both furnished and unfurnished, in Holworthy Chambers, 152-6 Madison Av., northwest corner 32d St. Please apply on premises or to our office. Wm. A. White & Sons, 62 Cedar St. Tel. 5700 John.

LEXINGTON AV., 1,273.—Large furnished front parlor, sleeping room; steam heat, bath. Moers.

Apartments to Let

Unfurnished.

Thirty cents a line.

West Side.

In the exclusive bachelor houses at 16 and 19 West 54th St. there are available just now apartments of two rooms and bath, which will appeal to men of taste and refinement. Please apply on premises or to our office. William A. White & Sons, 62 Cedar St. Tel. 5700 John.

159th and Broadway.—Five large room apartment; owner leaving city; low rate. Apply Superintendent, Rio Grande, 15 Fort Washington Av.

7 WEST 103D ST.
Quiet, select block, near Central Park; six large rooms; tiled bath; all hardwood finish; large kitchen; one flight stairs; best heat and service; all improvements; rent, $35.00.

Sublet 4 rooms, all front; exceptional arrangement; elevator, all improvements. Superintendent, 400 Convent Av., northwest corner 147th.

The Orvista, 81st St., Columbus Av.; 8-9 rooms, 3 baths.

601 West 127th St.—Sublet five large rooms; elevator; $47.50. Apt. 38. Springer.

East Side.

LEXINGTON AV., 581, near 51st.—Two rooms, bath, kitchenette; steam heat. Plaza 2121.

BANKRUPTCY SALES.

UNITED STATES DISTRICT COURT, Southern District of New York.—In Bankruptcy.—In the matter of H. O. WATSON & COMPANY, Bankrupt. — No. 20823.—Notice of sale at auction.

To the creditors of the above named bankrupt.

Notice is hereby given that property belonging to the estate of the above named bankrupt, will be sold under the direction of John Hanson Kennard, the Trustee herein, at public auction under the rules and practice of this Court, by Adrian H. Muller & Son, Auctioneers, at the Exchange Salesrooms, 14-16 Vesey Street, in the Borough of Manhattan, City of New York, on the 10th day of February, 1915, at 12:30 P. M.

The property to be sold consists of all right, title, and interest of the bankrupt and of its Trustee in Bankruptcy, in and to the following leases:

(1) Lease of premises known as No. 10 East 49th Street, being a four-story brick building, commencing February 1, 1914, and ending January 31, 1935.

(2) Lease of premises known as No. 208 East 50th Street, commencing November 1, 1912 and ending November 1, 1933.

For full particulars as to the foregoing, apply to the undersigned attorney for the Trustee.

New York, January 29, 1915.

JOHN J. TOWNSEND, Referee in Bankruptcy, 45 Cedar Street, N. Y. City.

J. HARRY HULL, Attorney for Trustee, 30 Broad Street, New York City.

IN THE DISTRICT COURT OF THE UNITED States for the Southern District of New York.—In Bankruptcy.—In the matter of EDWARD JOHNSON & ARTHUR J. FARRELL, doing business as JOHNSON & FARRELL, Bankrupts.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Monday, Feb. 1st, 1915, by order of the court, at 10:30 A. M., at 61 East 59th Street, Borough of Manhattan, assets of the above bankrupts, consisting of lunchroom fixtures, chairs, tables, counters, cash register, electric fans, stoves, cooking utensils, etc.

MATTHEW HENKEL, Trustee.
MACGRANE COXE, Referee.
Woolworth Building, New York.

WILLIAM HENKEL, Jr., Attorney for Trustee, 64 William Street, New York.

IN THE DISTRICT COURT OF THE UNITED States for the Southern District of New York.—In Bankruptcy.—In the matter of LEON BLOCK, trading as LIP CLOAK & SUIT CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Monday, Feb. 1st, 1915, by order of the court, at 10:30 A. M., at 2182 Third Avenue, Borough of Manhattan, assets of the above bankrupt, consisting of coats, suits, waists, dresses, piece goods, trimmings, linings, silks, desks, chairs, counters, fixtures, etc.

HENRY J. BLOCK, Receiver.

ROSENBERG, LEVIS & BALL, Attorneys for Receiver, 170 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of SILVERMAN BROS., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Monday, Feb. 1st, 1915, by order of the Court, at 2 P. M., at Olive Bridge, Ulster County, New York, assets of the above bankrupt, consisting of dry goods, shoes, ladies' and men's clothing, suits, underwear, notions, counters, fixtures, etc.

JOHN R. ECKERT, Receiver, Kingston, N. Y.

FISCHER & SOLOMON, Attorneys for Receiver, 35 Nassau Street, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of STRYVELYNE SHOP, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Monday, Feb. 1st, 1915, by order of the Court, at 2 P. M., at 7 West 45th Street, Borough of Manhattan, assets of the above bankrupt, consisting of imported toys and novelties, favors, clocks, bric-a-brac, dishes books, fixtures, etc., also Receiver's right, title and interest in and to the lease

WALTER L. BRYANT, Receiver.

ARCHIBALD PALMER, Attorney for Receiver, 320 Broadway, New York.

UNITED STATES DISTRICT COURT, DIStrict of New Jersey.—In the matter of LOUIS SNYDER, Bankrupt.—Notice of sale.

The Trustee of this estate will sell at public auction on February, 3, 1915, at 10:00 A. M., at 82 Market Street, Newark, New Jersey, a stock consisting of gents' furnishings, clothing, &c., and lease for store 82 Market Street, Newark, New Jersey.

EDWIN L. SEMPLE, Trustee, Essex Bldg., Newark, N. J.

MARK E. GOLDBERG, of Counsel for Trustee, 350 Broadway, New York City.

GEORGE FURST, Attorney for Trustee, 164 Market St., Newark, N. J.

Automobile Exchange

Thirty-five cents a line.

FOR SALE.—Will sell my six-cylinder BERLIN LIMOUSINE CAR; leading make; only run 300 miles; equipped in very fastidious taste with every imaginable accessory; cannot be distinguished from new; actual cost $6,250; will accept reasonable offer; with satisfactory party can arrange deferred payments; no dealers.

E. F. TWYMAN, Hotel Empire, N. Y.

Motor Trucks.

TRUCKS TRUCKS TRUCKS TRUCKS

USED TRUCK DEP'T.
ABSOLUTELY GREATEST BARGAINS EVER OFFERED IN RELIABLE, SERVICEABLE TRUCKS FROM ONE TO FIVE TON CAPACITY; CHOICE OF BODIES; OUR PRICES CUT IN HALF; WE ACCEPT EASY TERMS; SAVE BIG MONEY AND SEE ME AT ONCE WHILE THEY LAST.
1,880 BROADWAY.
SEE E. F. TWYMAN,
7800 COLUMBUS.

EXCEPTIONAL BARGAINS.
¾-ton Willys Utility Truck, 3-ton and 5-ton Garford Trucks, almost new; will make very liberal contract to immediate buyer. N. J. O'Brien, 102 West 89th St., New York. Phone 7800—Columbus.

Delivery wagon; exceptional opportunity offered in WILLYS UTILITY demonstrator; practically new; any style body suitable for express, meat market, grocers, &c.; low price; easy terms.
D. E. WEBB, 2,335 Broadway, N. Y.

Automobiles for Rent.

Elegant seven-passenger Renault landaulet. Address Garnier, 211 W. 82d. 4360—Schuyler.

Pierce Arrow landaulet; month, $250; owner drives. La Bianca, 190 West End Av.

Automobile Supplies.

Modernize your car! Equip it with Starting, Lighting, Detachable Wire Wheels. High Grade Mechanical, Electrical Repairs. JESCO COMPANY, 245 W. 55 St. Col. 6245.

Automobiles, bodies, tires, tubes, sundries; lowest prices anywhere. 1,763 Broadway, (upstairs.)

Automobile Instruction.

STEWART AUTO SCHOOL.
Chartered by N. Y. State Board of Regents.
FULL COURSE, $55.
Booklet explains WHY our course is BEST.
225 West 57th Street, (at Broadway.)

Owners' and Chauffeurs' Courses,
Y. M. C. A. AUTO SCHOOL.
Largest and Best in Brooklyn.
BOOKLET AND VISITOR'S PASS FREE.
Bedford Br. Y. M. C. A., Bedford Av., Bklyn.

WEST SIDE Y. M. C. A., 302 W. 57th St. Largest and Best School in U. S. Send for Booklet and Pass to Visit School. Tel. 7920 Col. Special class for women.

Automobiles Wanted.

STEVENS-DURYEA WANTED.

Wanted, a 1914 or 1915 model five-passenger touring car, in good condition. Address, stating mileage, color, and lowest cash price.
AXA, P. O. Box 495, Scranton, Pa.

Boarders Wanted

Twenty-five cents a line.

East Side.

21ST, 145 EAST, (Gramercy Park.)—Large, sunny rooms; steam heat; excellent table.

45TH, 8 EAST.—Furnished rooms and board, also table board.

LEXINGTON AV., 965, (70th.)—Desirable large and small rooms; electricity, heat, phone, table guests.

West Side.

53D ST., 64 WEST.
Rooms, private baths, electricity; table guests.

44TH, 260 WEST, (Alliance Hotel.)—Room and board, $11 weekly; European and American plan; bath; suites. Times Square.

46TH, 309 WEST.—Well-heated rooms; double, single; good board; $6 up. Telephone.

57TH, 349 WEST.—Sunny front hall rooms; running water; excellent table; references; 'phone.

57TH, 351 WEST. — Nicely furnished large room; excellent board; electricity, telephone; references.

68TH, 74 WEST.—Double, single rooms; private bath; $7-$14 up; Southerners accommodated; families.

68TH, 72 WEST.—Desirable accommodations, homelike house, table guests accommodated; references exchanged.

69TH, 111 WEST. — Attractive, large rooms, connected; private bath; table guests accommodated.

70TH, 62 WEST.—Newly furnished, large, small rooms; conveniences; parlor dining room.

71ST, 135 WEST.—EXCEPTIONAL BOARD; DOUBLE, SINGLE ROOMS; PRIVATE BATHS, STEAM, ELECTRICITY.

72D, (between Broadway and West End.)—High-class private residence; will accommodate refined couple. Phone 8350 Columbus.

72D, 250 WEST.—Delightful, sunny suite; private bath; newly decorated; single room.

77TH, 131 WEST.—Elegant rooms, single, en suite; private bath; electricity; references required; telephone.

79TH, 114 AND 132 WEST.—Unusual and attractive pensions, with large parlors, tea room, and lounge; steam heat; private telephones. Booklet on request.

79TH, 121 WEST.—Rooms, with board; high grade

80TH, 128 WEST.—Southern exposure, rooms, plenty heat; continuous hot water; reasonable.

81ST, 151 WEST.—New, high-class; electricity; phone table guests; parlor dining.

83D, 11 WEST.—Warm, comfortably furnished rooms; quiet, refined surroundings; special rates.

82D, 68 WEST.—Two large; small room; single, en suite; southern exposure.

93D, 21 WEST—Very comfortable, sunny rooms and French cuisine; table board.

89TH, 306 WEST.—Refined Jewish home will accommodate two people; excellent home cooking.

104TH, 61 WEST.—Private bath, suite, second floor, $22, for couple; other rooms; house 20 years established; exceptional cuisine; references exchanged; table board.

121ST, 132 WEST.—Large sunny front room; excellent table; all conveniences; moderate.

140TH, 455 WEST.—Large room, adjoining bath; electricity; large closets; unexcelled cuisine; reference.

50's, 70's, 80's West.—Very attractive, in exclusive private homes. Claremont Morris, 30 East 42d. Murray Hill 358.

THE EVELYN LODGE.
Charming family hotel of highest order; healthful location, 20 min. B'way, 5c. fare; lovely furnished rooms, suites, all comforts; most excellent cuisine; separate tables; rare, homelike atmosphere; worth investigation; weekly, $8-$12 per adult, with meals.
71 Central Av., St. George, S. I.
Take Sub., "L," or Trolley to South Ferry.

Country Board

Thirty Cents a Line.

Westchester County.

Winter engagements now made; large, well-heated house; large dining room; beautiful river view; unexcelled home cooking. High Cliff Hall, Park Hill, Yonkers. Telephone 2161 Yonkers.

BANKRUPTCY NOTICES.

DISTRICT COURT OF THE UNITED States, for the Southern District of New York. WILLIAM P. ODELL, Complainant, against DEFENDER MANUFACTURING COMPANY, Defendant. In Equity. 11-269.

To all creditors of or claimants against Defender Manufacturing Company:

Take notice, that by order of the above-entitled court, duly made January 16th, 1915, and filed herein January 18, 1915, it was

ORDERED

1. That any and all creditors of or claimants against the Defender Manufacturing Co., who claim that the Defender Manufacturing Co. is indebted to them or that they possess a cause of action against it, and all other persons whosoever who assert any claim against it, are hereby required to assert their said claims on or before the 18th day of February, 1915, and on or before the said date present and file duly verified written statements or proofs of their claims against Defender Manufacturing Co. and its estate with Joseph B. Martindale and Frederic A. Juilliard, as Receivers of the Defender Manufacturing Co., at their office, No. 224 Church Street, in the Borough of Manhattan, City, County, and State of New York.

2. That no creditor of and no claimant against the Defender Manufacturing Co. who claims the Defender Manufacturing Co. is indebted to him, and that he possesses a cause of action against it, and no person whosoever who asserts any claim against it, who fails to file a statement or proof of claim on or before the said 18th day of February, 1915, as hereinbefore directed, shall thereafter be permitted to assert any claim whatsoever against the estate of Defender Manufacturing Co. in the hands of the said receivers or to share in any distribution thereof whatsoever.

JOSEPH B. MARTINDALE and FREDERIC A. JUILLIARD, Receivers of Defender Manufacturing Co., 224 Church Street, Borough of Manhattan, New York City.

RUSHMORE, BISBEE & STERN, Solicitors for Receivers.

Furnished Rooms

Twenty-five cents a line.

East Side.

31ST, 47 EAST.—Large front room, near Subway; all conveniences.

43D, 16 EAST.—Gentlemen tired of hotel or club life will find very desirable rooms.

55TH, 83 EAST.—Large, bright room, all conveniences; phone and bath.

56TH, 83 EAST.—Newly furnished rooms; French residence; steam, electricity. Phone 7983 Plaza.

60TH, 119 EAST.—Large, newly furnished room; modern conveniences; private house; gentleman preferred.

68TH ST., 233 EAST.—Nicely furnished large room; meals optional; telephone.

93D, 31 EAST.—Attractive, large and hall rooms; cultured family; private house; gentleman.

135TH, 417 EAST.—Nicely furnished large, small rooms, baths; heat; private; $1.50 up.

IRVING PLACE, 14.—Front rooms; box spring beds; tiled bathrooms; absolute cleanliness.

West Side.

12TH, 34 WEST.—Large, sunny room; private bath optional; steam, electricity, telephone.

13TH, 217 WEST.—Nicely furnished room, large, light; steam heat, hot water day and night; adjoining bath; no other roomers.

13TH ST., 104, (west of 6th Av.)—Large, small; near bathroom; references.

37TH, 11 WEST.—Elegant large front room, furnished magnificently; bathroom connecting. For particulars inquire Madame Rose, 49 West 37th, (store.)

38TH, 36 WEST.—Elegant parlor to let, business, $40; suite, kitchenette, $5.

46TH, 28 WEST.—Large, small rooms, with or without private bath; gentlemen.

47TH, 41 WEST.—Fine large, light rooms; electricity, bath, steam heat; select house.

50TH, 44 WEST.—Single room; private bath. Plaza 2121.

53D, 62 WEST.—Parlor floor; doctor or light business; attractive rooms; private bath.

55TH, 101 WEST, apartment 2.—Most attractive, southern exposure, running water, steam heat; scrupulously clean; refined surroundings; reasonable.

55TH, 326 WEST.—Exceptionally clean, large, small room, well heated; private house; telephone.

58TH, 128 WEST.—Sunny rooms; select location; conveniences; telephone; also handsome music studio.

70TH, 136 WEST.—Large, pleasant room, running water; also small; references exchanged.

70TH, (2,030 Broadway.)—Magnificent suite; gentlemen; handsome corner apartment, tenth floor; one, two bedrooms, bath, and large studio. Railing.

70TH, 220 WEST.—Select locality; large, small; electricity; close Subway, elevated.

71ST, 220 WEST.—Newly furnished large and small rooms; references; refined home.

71ST, 165 WEST.—Nicely furnished room; good home for refined people; telephone.

75TH, 56 WEST.—Attractive rooms, single and double; running water; private home.

76TH, 158 WEST.—Newly furnished, large, medium and small rooms; running water; moderate.

77, 160 WEST.—Large front rooms; suitable two gentlemen; medium rooms; references.

79TH, 213 WEST.—Delightful room; private bath; large closets, opposite Subway; references; reasonable.

80TH, 104 WEST.—Beautiful front room; private bath, steam heat, electricity, telephone.

82D, 152 WEST.—Well furnished, comfortable room; all conveniences; reasonable; telephone.

86TH ST., 337 WEST.—Room, with private bath; exclusive; near Riverside, Subway.

93D, 263 WEST.—Room adjoining bath, private house, every modern convenience. Riverside 8091.

97TH, 64 WEST.—Two large rooms, newly furnished; moderate terms. Telephone 3249 Riverside.

112TH, 509 WEST.—Attractive room; select apt.; refined neighborhood; excellent location. Apt. 9.

112TH, 605 WEST.—Subway, "bus"; attractively furnished room; board optional. Apt. 52.

114TH, 606 WEST.—Kitchenette apartment; parlor floor; other large, small rooms; reasonable.

118TH, 405 WEST. — Attractive rooms, all conveniences; private; board optional. Apartment 32.

118TH, 417 WEST.—Attractively furnished, decorated large and small rooms; splendid restaurant. Dameron.

118TH, 418 WEST.—Well furnished, light, quiet room; $3.50; references exchanged. Maurice.

118TH, 430 WEST.—Outside rooms, beautifully furnished and cared for; reduced rates.

119TH, 420 WEST.—South room; elevator, electric lights; near Columbia. Bosworth.

120TH, 201 WEST.—Room, running water, modern apartment; one, two; board optional. Marks.

126TH, 169 WEST.—Large, small rooms; hot, cold running water; private house; telephone.

136TH, 629 WEST.—Cozy, independent, homelike; electric, phone; Subway, bus; couple preferred. Shittee.

146TH, 600 WEST.—Attractive large rooms; newly decorated; Subway; references. Apt. 42.

156TH, 501 WEST.—Attractive room; conveniences; telephone; private family; Subway, L; $3. Conried.

158TH, 646 WEST.—Attractive, sunny room; first-class; private home; Subway; references.

AUDUBON AV., 220, (176th West.)—Exceptionally large, handsomely furnished bedroom; facing street; fourth floor; elevator; southern exposure. Markham.

MORNINGSIDE DRIVE, 106.—Two large outside connecting rooms; also large single room; southern exposure; elevator, telephone. Apt. 92.

RIVERSIDE DRIVE, 583.—Large room, board optional; near Subway. Apartment 46.

Unfurnished Rooms

Twenty-five cents a line.

40TH, 66 WEST. — Two rooms; sunny; en suite; bath, electricity; private house; references; bachelors.

BANKRUPTCY NOTICES.

NO. 21121.—DISTRICT COURT OF THE United States Southern District of New York.—In Bankruptcy.—In the matter of ANTONIO CANESSA, CIRO LIGUORI and FELICE J. CARAMANNA, copartners doing business under the firm name of CIRO'S, Bankrupts.

Creditors of Antonio Canessa, Ciro Liguori and Felice J. Caramanna, copartners doing business under the firm name of Ciro's, are hereby given notice that on the 25th day of January, A. D. 1915, they were duly adjudicated bankrupts. The first meeting of creditors will be held at my office, No. 233 Broadway, City and County of New York on the 11th day of February A. D., 1915, at 10:30 o'clock in the forenoon, said creditors may attend, prove their claims, appoint a Trustee, examine the bankrupts and transact such other business as may properly come before said meeting.

MACGRANE COXE, Referee in Bankruptcy.

January 29th, 1915.

UNITED STATES DISTRICT COURT FOR the Southern District of New York.—In the matter of FREDERICK HENRY HUNEKE, Bankrupt.—No. 20842.

Notice is hereby given that Frederick Henry Huneke bankrupt, has filed his petition, dated January 25th 1915, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday, March 8th 1915 at 10:30 A. M., and then and thre show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

STANLEY W. DEXTER, Referee in Bankruptcy.

Dated January 29th 1915.

UNITED STATES DISTRICT COURT FOR the Southern District of New York.—In the matter of ISRAEL SUMMER Bankrupt.—No. 20305.

Notice is hereby given that Israel Summer bankrupt, has filed his petition, dated January 21st 1915, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday, March 8th 1915 at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

STANLEY W. DEXTER, Referee in Bankruptcy.

Dated January 29th 1915.

U. S. DISTRICT COURT FOR THE SOUTHERN District of New York.—JACOB TRIWASCH, Bankrupt.

Notice is hereby given that Jacob Triwasch, bankrupt, has filed his petition, dated December 14th, 1914, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday, March 8th, 1915, at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

PETER B. OLNEY, Referee in Bankruptcy.

New York, January 30th, 1915.

Situations Wanted Female

Fifteen cents a line.

ADVERTISING SOLICITOR.
Well bred, highly educated, widely experienced, native born American business woman, 31, of prepossessing personality, capable of engaging the interested attention of persons of large affairs, wishes to effect connection preferably with established trade or other publication in the capacity of traveling representative, calling upon advertisers in the larger cities of New York, Ohio, and Pennsylvania; traveling expenses and commission. "UNENCUMBERED," TIMES, HARLEM.

BOOKKEEPER.—Typist, (20,) 2 years' experience, double entry; trial balance; good penmanship; unquestionable reference; $10. D 201 Times Downtown.

BOOKKEEPER, STENOGRAPHER. — Trial balance; charge correspondence; modern methods; $12-$15. W 47 Times.

BOOKKEEPER.—Expert manufacturing, importing, trial balance; full charge; $15-$18. W 110 Times.

BOOKKEEPER.—Washington Irving High School graduate; willing; trustworthy; well recommended. W 126 Times.

COMPANION &c.—Experienced French companion, trained nurse; languages, piano, kindergarten; references. 267 West 127th St.

GENERAL HOUSEWORK.—Finnish girl wants general housework. 238 West 106th, Care of Superintendent.

NURSE, &c.—Respectable German girl wishes position to small children or as chambermaid. 588 Humboldt St., Greenpoint, Brooklyn.

STENOGRAPHER.—Bright beginner desires situation as stenographer; graduate business school; have passed Underwood examination; salary $8; can read my notes after dictation. A R., 227 Times Downtown.

STENOGRAPHER.—Ten years with one firm; thoroughly capable, dependable; possessing desirable and essential qualifications; refined; nice appearance; salary $15; A1 references. Valuable, Times Harlem.

STENOGRAPHER.—Assistant bookkeeper, 4 yrs. real estate, insurance; efficient office worker; $12; good references. D 236 Times Downtown.

STENOGRAPHER of good standing; fully qualified in efficiency and answering an employer's general requirements; nice appearance; excellent references; salary $15. Address Ability, Times, Harlem.

STENOGRAPHER-SECRETARY.—Six years' experience, electrical; competent, punctual; high school graduate; $14; reference. Miss D., 204 West 145th St.

STENOGRAPHER and TYPIST.—Accurate; good grammarian, speller; also assist bookkeeping; three years' best references; $10. S. L., 1,007 South Boulevard, Bronx.

STENOGRAPHER.—Brainy, quick apprehension, common sense; good grammarian, speller; $8-$10. N 5 Times.

STENOGRAPHER. — Secretary, executive, constructive ability; charge correspondence, office; $12-$15. W 63 Times.

STENOGRAPHER, bookkeeper, typewriter; neat, accurate; salary reasonable; references. Stenographer, 311 East Broadway.

STENOGRAPHER.—Five years' experience; efficient, intelligent, good education; references. D 262 Times Downtown.

STENOGRAPHER. — Beginner; high school education; salary $6. D 255 Times Downtown.

STENOGRAPHER, typist, general office clerk, desires position. Hertzfeld, 338 East 121st.

STENOGRAPHER.—Educated beginner; obliging, accurate worker; no clock watcher; $6-8. W 79 Times.

STENOGRAPHER.—Year's experience; attended Girls High; excellent penman. Thornton, D 234 Times Downtown.

STENOGRAPHER.—Brainy, good grammarian; charge correspondence; excellent references; $8. D 233 Times Downtown.

STENOGRAPHER.—Three years' experience; willing, accurate; Oliver, Underwood machines. D. J., Times Harlem.

STENOGRAPHER, (20,) competent, neat, and accurate; 2½ years' experience; salary $9. Miss K., 439 Manhattan Av. Apt. 53.

WASHING, &c.—Young woman wishes to go out washing or cleaning, by the day. A. Westendorf, 1,152 3d Av.

WASHING taken home or out, also day's work. 417 West 150th St., janitor.

Employment Agencies.

Forty-five cents a line.

BERTHA CARLSON'S AGENCY, 2,415 Broadway, corner 89th St.; first-class servants. 9463 Riverside.

COLORED HOUSEWORKERS.—Several neat girls, experienced, good references, thoroughly investigated, want places; city, country; other Southern help furnished. Lincoln Industrial Exchange, (Agency,) 314 West 59th. Phone 5022 Columbus. Established 1899.

COMPETENT colored help, short notice; references. TULL AGENCY, 2,297 7th Av. 8022 Morningside.

HOUSEWORKERS.—Irish-Scotch, $25; recent arrivals, $15; cooks, Americans, Scotch, $30; waitresses, English, Irish; city, country. Domestic Exchange, 324 Columbus Av., (75th St.) Schuyler 3136.

SHEPHERD EMPLOYMENT.—Help supplied day, week, month. 107 West 133d. 6916 Morningside.

Help Wanted, Female

Twenty-five cents a line.

COLLEGE GRADUATE, (American,) with fair knowledge of foreign languages. Address American Telephone and Telegraph Co., A. L. Lavine, 15 Dey St., New York, stating age, education, experience, &c.

NURSE.—Experienced and trustworthy, care of two children, 2 and 5 years, for Providence, afterward to go to Buenos Aires. 27 Rhode Island Av., Providence, R. I.

GIRL wanted for general work; one who can cook and iron; German preferred; good wages. Apply Apartment 15, 318 W. 100th St.

SALESLADIES, THOROUGHLY EXPERIENCED, FOR SPECIAL ORDERS IN PRIVATE DRESSMAKING HOUSE. ONLY THOSE WHO HAVE FORMERLY BEEN CONNECTED WITH HIGH-CLASS ESTABLISHMENTS NEED APPLY, MONDAY, AFTER 10. FARQUHARSON & WHEELOCK, 724 5TH AV.

WOMAN of ability to sell wholesale buyers; commission. Joseph, 16 East 33d St.

Instruction.

Thirty-five cents a line.

A.—A.—THE NEW YORK SCHOOL OF SECRETARIES.
Three Months' Course. Students Subject to Probation. Graduates Registered.
AEOLIAN HALL, 35 WEST 42D ST.
V. M. WHEAT, Director.

A SPECIAL COURSE FOR TRAINING SECRETARIES
at a reliable school. Registered and inspected by the Regents of the State of New York. Day and evening session. Individual instruction; monthly payments.
PRATT SCHOOL, 64 West 45th St. Known throughout the country for thorough work.

BANKRUPTCY NOTICES.

UNITED STATES DISTRICT COURT, Southern District of New York.—No. 21,134.—In Bankruptcy.—ARTHUR W. FISCHER, Bankrupt.

Arthur W. Fischer was duly adjudicated bankrupt on January 27th, 1915, and the first meeting of creditors will be held at my office, 71 Broadway, City of New York on February 15th, 1915, at 10 A. M. Creditors may then attend, prove their claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

Dated, January 28th, 1915.

STANLEY W. DEXTER, Referee in Bankruptcy.

UNITED STATES DISTRICT COURT SO. Dist. N. Y.—No. 21127.—In Bankruptcy.—GEORGE B. FOX, Bankrupt.

Creditors of said George B. Fox are hereby given notice that on January 26th, 1915, he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, February 11th, 1915, at 10:30 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY, Referee in Bankruptcy.

UNITED STATES DISTRICT COURT, SO. Dist. of N. Y.—No. 20915.—In Bankruptcy.—HYMAN GARFINKEL, Bankrupt.

Creditors of said Hyman Garfinkel are hereby given notice that on January 26th 1915, he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 82 Beaver Street, New York City, February 11th 1915, at 11:30 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt and transact such other business as may come before the meeting.

WILLIAM H. WILLIS, Referee in Bankruptcy.

Dated, New York, January 30th, 1915.

UNITED STATES DISTRICT COURT, SO. Dist. N. Y. No. 20580 in Bankruptcy. JACOB WISOTSKY, Bankrupt.

Creditors of said Jacob Wisotsky are hereby given notice that on November 17th, 1914, he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, February 11th, 1915, at 11:30 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY, Referee in Bankruptcy.

UNITED STATES DISTRICT COURT SO. Dist. N. Y.—No. 20901.—In Bankruptcy.—SAMUEL STEINBERG, Bankrupt.

Creditors of said Samuel Steinberg are hereby given notice that on January 20th 1915 he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, February 11th 1915, at 10 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY, Referee in Bankruptcy.

Situations Wanted Male

Fifteen cents a line.

A.—A.—ACCOUNTANT, RESULTS CERTIFIED.—Books opened, closed, written up, audited, systematized, $5 monthly upward; trial balance; financial statements. Friedlander, 19 Cedar St. Telephone 2351 John.

ACCOUNTANT.—Books opened, closed, systematized; tax reports; arrangements firms not employing bookkeepers. Accountant, 35 Nassau, Room 501. Telephone 7958 Cort. Home telephone 9010 Melrose.

ADVERTISING sales woolens clerk; man, 30, wishes to locate. D 211 Times Downtown.

BOOKKEEPER or JUNIOR ACCOUNTANT.—Expert, (23,) capable taking complete charge; trial balance, financial statements rendered; good correspondent; excellent references; $18. C 313 Times Downtown.

BOOKKEEPER, graduate of business school, quick, accurate, willing, ambitious, desires position. Max Schnaps, 693 Madison Av.; phone Plaza 2994.

BOOKS OPENED, closed, audited; short methods, investigations; confidential work a specialty. Bondy, 317 East 23d St. Gramercy 5485.

BOY, experienced, good penman; knows switchboard; best references. Finch, D 232 Times Downtown.

BUTLER.—Good, long reference; honest, sober, obliging. P., 232 West 37th St.

CHAUFFEUR, married, competent; 14 years city and country driving; all repairs; first-class personal reference. K 38 Times Annex.

CLERK.—Spaniard, 23 years old, desires position, stock or sample clerk, just out of school; good references. W 140 Times.

COOK.—Japanese, first class, or butler; family reference. Goodman, 41 East 19th.

COUPLE wishes position, city, country; wife excellent cook, laundress; man chauffeur and useful; best references. Call, write J. B., 314 East 54th, care Gaynor.

HIGH SCHOOL teacher of English, Columbia graduate, year's successful substitute experience, desires position in private school. D 244 Times Downtown.

LADIES' TAILOR Wanted.—Work as ladies' tailor, by man of highest skill and best references, at very reasonable rates. Address Remmell, 53 W. 104th.

MAN, 33, thoroughly experienced in general business management and bookkeeping, desires steady position; real estate preferred; best references and security. D 235 Times Downtown.

OFFICE ASSISTANT.—Young man, (20,) wishes position as office assistant or anything with advancement; no objection to small salary. J. W. Hassett, E. 69th St. and Avenue V, Brooklyn.

OFFICE MANAGER, bookkeeper, credit man, systematizer; 22 years' office experience; married, aged 38; salary $1,800. D 263 Times Downtown.

REPRESENTATIVE.—Desire to represent in the town of Muscatine, Iowa, a reliable manufacturer or dealer of food products in the East, or as a distributing agent for a concern handling food products; can furnish unquestionable references as to my ability, character, and honesty; will invest money if necessary for a working interest. Address Y 326 Times Annex.

SALESMAN.—Is there no help for the widow's son? A position by a high-grade salesman to represent a high-grade line; experienced in handling largest trade and technical lines; is also a trained investigator. Address for appointment, personal interview, Y 357 Times Annex.

SHIPPING CLERK.—Capable man, executive ability, knows every detail of shipping room; successful in handling help. W 71 Times.

STENOGRAPHER.—High school graduate, (19;) executive office experience; capable correspondent, with A1 credentials; now employed, but desires improvement. Address M. Lee, 311 West 91st St.

STENOGRAPHER, office assistant; graduate; takes dictation rapidly; transcribes accurately; moderate salary. Anthony Duane, 605 Madison Av.; phone Plaza 2994.

STENOGRAPHER.—Knows bookkeeping, office detail; salary moderate. Seeger, 189 Fountain Av., Brooklyn.

STENOGRAPHER, bookkeeper, 20; ambitious; touch typist; experienced; references. Gottlieb, 207 Avenue C.

UPHOLSTERER, first class, best references, wants private work. George, 70 East 105th.

YOUNG MAN desires clerical position; accurate figurer; experienced. Rinkel, 203 East 81st.

WORK WANTED
for office help (male and female) of all kinds; best references; no fees.
WALL STREET EMPLOYEES RELIEF COMMITTEE,
20 Broad Street.
Room 109. Tel. 3099 Rector.

Help Wanted, Male

Twenty-five cents a line.

BOY, not over 16, neat in appearance and refined, as stock boy in retail shop. A. Sulka & Co., 34 West 34th St.

BOY WANTED.—Bright, active, electrical sales office. W 93 Times.

CHAUFFEUR, who thoroughly understands operation of Cadillac car, 1914 model; applicant must have good record and able to furnish unqualified references. Address K 35 Times Annex.

NATIONAL GUARD.—Company F, 71st Infantry, one of Manhattan's crack regiments, desires recruits of good character and sound health, at least 18; WITH PAY; no interference with daily occupation; three evening drills each week; overcoat, two uniforms, rifle, and all equipment furnished absolutely free by the State; members have use of bowling alleys, pool and billiards, rifle range, gymnasium, library, shower baths, athletic trainer; only few vacancies left. For full particulars call any afternoon or evening, or address Commanding Officer, Company F, 71st Regiment Armory, 33d St. and Park Av., Manhattan.

SALESMAN TO REPRESENT FIRST-CLASS POPULAR PRICED MANUFACTURER'S LINE LADIES' AND MISSES' COATS, SUITS, AND DRESSES FOR NEW ENGLAND TERRITORY; ALSO ONE FOR MIDDLE WEST; COMMISSION BASIS. N 17 TIMES.

SALESMAN.—Experienced in New York State and East, with good following, to sell high-class ladies' suits; salary or commission. N 24 Times.

SALESMAN to sell visiting buyers; commission only. Joseph, 16 East 33d St.

Instruction.

Thirty-five cents a line.

A.—A.—THE NEW YORK SCHOOL OF SECRETARIES.
Three Months' Course. Students Subject to Probation. Graduates Registered.
AEOLIAN HALL, 35 WEST 42D ST.
V. M. WHEAT, Director.

MEN—EARN $20 TO $50 WEEKLY.
Great demand for mechanical dentists; taught in 3 to 6 months TO ANY ONE; day or evening; no book study; easy payments; earn while learning.
BODEE'S DENTAL TRADE SCHOOL.
Est. 1892. 489 5th Av., bet. 41st and 42d.
The School with a National Reputation.

BANKRUPTCY NOTICES.

U. S. DISTRICT COURT FOR THE SOUTHERN District of New York.—No. 19,170.—NATHAN GANS, Bankrupt.

Notice is hereby given that Nathan Gans, bankrupt, has filed his petition, dated December 29th, 1914, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before United States District Judges in the United States Court House and Post Office Building, in the City and County of New York, on Monday, March 8th, 1915, at 10:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

SEAMAN MILLER, Referee in Bankruptcy.

New York, January 28th, 1915.

NO. 21047.—DISTRICT COURT OF THE United States Southern District of New York.—In Bankruptcy.—In the matter of BERNARD L. RAPHIEL, Bankrupt.

Creditors of Bernard L. Raphiel are hereby given notice that on the 23rd day of January, A. D. 1915, he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office No. 233 Broadway, City and County of New York on the 11th day of February A. D., 1915, at 10 o'clock in the forenoon, said creditors may attend, prove their claims, appoint a Trustee, examine the bankrupt and transact such other business as may properly come before said meeting.

MACGRANE COXE, Referee in Bankruptcy.

January 29th, 1915.

UNITED STATES DISTRICT COURT, SO. Dist. N. Y. No. 21138 in Bankruptcy. E. LANGLEY YATES, Bankrupt.

Creditors of said E. Langley Yates are hereby given notice that on January 28th, 1915, he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, February 11th, 1915, at 11 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY, Referee in Bankruptcy.

UNITED STATES DISTRICT COURT SO. Dist. N. Y.—No. 21143.—In Bankruptcy.—JOHN P. O'CONNELL, Bankrupt.

Creditors of said John P. O'Connell are hereby given notice that on January 28th 1915 he was duly adjudicated bankrupt. The first meeting of creditors will be held at my office, No. 68 William Street, New York City, February 14th, 1915, at 10 A. M. Creditors may prove claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before the meeting.

PETER B. OLNEY, Referee in Bankruptcy.

Lost and Found

Forty-five cents a line.
Count six words to a line.
Telephone 1000 Bryant.

LOST—In taxicab going from Healy's to 42d St. Subway late Sunday afternoon, black velvet bag containing owner's watch, key, money, cards, &c; liberal reward. Hilton, 44 West 37th St.

LOST—Gold lorgnette, either Ritz-Carlton grill or between there and West End Av., last Monday afternoon, between 4:30 and 6. Liberal reward. 303 West End Av.

LOST—Sunday morning, down station Broadway Subway, leather pocketbook, green stripes. Reward if returned to M. B. Guy, 335 Convent Av., city.

LOST—String of gold beads Saturday night, 122d St. and Amsterdam Av., Broadway car to 101st St. Return to 234 West 101st St. Suitable reward.

LOST—Sapphire and diamond earring Saturday night, between 48th and 81st Sts. or Madison Av. car; suitable reward. Y 356 Times Annex.

LOST—Natural Hudson Bay sable five-striped muff, with tails. Liberal reward if returned to Balch, Price & Co., 376 Fulton St., Brooklyn.

LOST—Last Thursday, brooch set in diamonds; Eleanor Culton engraved on back. Address Eleanor Hines, Booth Theatre. Reward.

LOST—Between Grand Central and 85th St., diamond and turquoise ring. Finder will be rewarded. X 349 Times Annex.

LOST—Watch, red enamel back, diamond in centre, gold band, Swiss movement. Reward. N 27 Times.

$250 REWARD
for diamond bar pin with two pearl and diamond pendants, lost Jan. 19, between East 71st and 57th Sts.
TIFFANY & CO., FIFTH AV. AND 37TH ST.

$50 REWARD.
Lost—Diamond heart-shaped pin on Saturday, Eltinge Theatre to 87th St.; no questions asked. Mrs. C. Oelrich, 12 East 87th St.

$150 REWARD
For the return of diamond watch; no questions asked. F. Walter Lawrence, 527 5th Av., Harriman Bank Building.

Lost and Found, Cats and Dogs.

LOST—Male collie, about 7 months old; color, light brown and white; answers name "Leo." Return to 262 West 93d. Reward.

UNWANTED DOGS AND CATS should be taken to the A. S. P. C. A. Shelter for Animals, Av. A and 24th St., where owners of lost dogs and cats and responsible persons desiring to secure pets should also apply. The Society conducts a free hospital for animals at the same address.

Business Opportunities

Forty-five cents a line.

YOUNG MAN HAVING LARGE FOLLOWING IN THE TRADE CONSIDERABLE CAPITAL AND STANDING HIGH IN THE COMMERCIAL WORLD, DESIRES TO MAKE CONNECTIONS WITH RELIABLE ESTABLISHED READY TO WEAR MISSES' OR LADIES' WHOLESALE HOUSE CATERING TO HIGH-CLASS TRADE: COMMUNICATIONS CONFIDENTIAL. W 132 TIMES.

Partner wanted with $50,000 capital and good reputation in an old established cotton piece goods concern; good proposition; no agents. D 270 Times Downtown.

Motion picture theatre, 400 feet; no opposition; clearing $100 weekly; investigation solicited; bargain. Pitzer & Smith, 1,480 Broadway.

I want partner in my thriving manufacturing business; investment required. Y 332 Times Annex.

SALESMAN wanted for cloaks and suits as partner with good reference and $2,000 cash. M. Kivart, 103 E. B'way.

Business Notices

Forty-five cents a line.

ACCOUNTS SOLICITED.
PERSONAL SERVICE.
N. Y. STATE.
CERTIFIED PUBLIC ACCOUNTANT,
S 224 TIMES DOWNTOWN.

Jewelry.

Diamonds at Wholesale.—Bought, sold, and appraised. M. J. Averbeck, 10 Maiden Lane.

Business Loans.

Forty-five cents a line

Manufacturers' and wholesalers' outstanding accounts financed, notes purchased. Nassau Finance, 119 Nassau.

Make loans outstanding accounts, notes, bank books. Security Finance Co., 149 Broadway.

Printing and Multigraphing

Forty-five cents a line.

MULTIGRAPH letters, 300, $1.30; 1,000, $1.75; 10,000, $9; prompt. Phone Beekman 5330. G. R. Weatherford, 116 Nassau. Room 1,003.

For Sale—Miscellaneous

Thirty-five cents a line.

Office Furniture.

OFFICE FURNITURE.
Desks, chairs, tables, filing cabinets, sectional bookcases, &c., in great variety; many second-hand pieces nearly new at very moderate prices. 'Phone Franklin 3870.
THE OFFICE FURNITURE TRADING CO.,
275 Canal St., near Broadway.

Purchase and Exchange

Thirty-five cents a line.

Cash paid immediately for pawntickets, diamonds, pearls, gold, silver, platinum. Bank references, established 1895. Bryant 4684. BENJAMIN'S, 1,584 Broadway, bet. 47th and 48th Sts. Opposite the Strand Theatre.

WANTED.
Diamond weighing ⅓ to 1¼ carats. Must be white and bargain. State size and cash price. No dealers. Address Y 321 Times Annex.

HIGHEST PRICES for pawn tickets, diamonds, old gold, silver, platinum, antiques, artificial teeth. A. S. Borg, 146 West 23d.

Pearls, Diamonds, Silver Antiques Provident tickets purchased. Robert Ensko, 598 Madison Av.

Pianos and Organs

Forty-five cents a line.

Wanted.

Wanted—A Steinway Grand piano; must be in perfect condition; will pay cash. Write description and price to Box 207 Woodmere, L. I.

LEGAL NOTICES.

NEW YORK SUPREME COURT, COUNTY of Albany.—THE PEOPLE OF THE STATE OF NEW YORK, Plaintiffs, vs. THE METROPOLITAN SURETY COMPANY, Defendant.

Sirs: Please take notice that pursuant to Sec. 158 of the General Corporation Law, JOHN F. YAWGER, as Receiver of THE METROPOLITAN SURETY COMPANY, filed his account as such Receiver covering the period from May 1, 1914, to December 15, 1914, in the office of the Clerk of the County of Albany, and a duplicate thereof, together with the vouchers, with HON. EGBURT E. WOODBURY, the Attorney General of the State of New York, on the 13th day of January, 1915, and that said Receiver will make application to the Supreme Court, County of Albany, at a Special Term thereof appointed to be held in and for said County, at the City Hall, in the City of Albany, on the 13th day of February, 1915, at the opening of Court on that day or as soon thereafter as counsel can be heard:

1. For an order of this Court directing said Receiver to pay all the creditors whose claims have been allowed herein such dividends as, with the dividends heretofore paid on such claims, will constitute a payment in full of the allowances heretofore made to such creditors respectively.

2. That the said account of the said JOHN F. YAWGER, as Receiver of THE METROPOLITAN SURETY COMPANY, be judicially settled, and the amount of the said JOHN F. YAWGER'S commissions and additional allowance, as Receiver of THE METROPOLITAN SURETY COMPANY, be determined.

3. For such other and further relief as may be just and proper.

Dated: New York, January 13, 1915.

Yours, etc.,
EDWARD R. FINCH,
Attorney for JOHN F. YAWGER, as Receiver of THE METROPOLITAN SURETY COMPANY. Office & Post Office Address: 32 Nassau St., Borough of Manhattan, New York City.

TO:
HON. EGBURT E. WOODBURY, Attorney General of the State of New York, the Capitol, Albany, New York.
HON. FRANK HASBROUCK, Superintendent of Insurance of the State of New York, Albany, New York.
AMERICAN SURETY COMPANY, Surety on the Official Bond of JOHN F. YAWGER, as Receiver, 100 Broadway, New York City.
ARTHUR J. McCLURE, Esq., Attorney for John H. McClement, as Chairman of the Stockholders' Protective Committee, 61 Broadway, New York City.
All stockholders and creditors and parties claiming to be creditors of THE METROPOLITAN SURETY COMPANY, and all owners or holders of bonds, policies of insurance or agreements of indemnity or guaranty issued or entered into by THE METROPOLITAN SURETY COMPANY, and every person holding an open or subsisting contract of said THE METROPOLITAN SURETY COMPANY.

LAYS RAILROAD ILLS TO BANKING CONTROL

Untermyer Declares Morgan & Co. and Kuhn, Loeb & Co. Rule Most Systems.

FOR FEDERAL SUPERVISION

Abolish Proxy Elections and Put Receiverships Under Commerce Commission, His Advice.

Samuel Untermyer advocated Government control of railroads as a remedy for the present conditions in an address at the Sunday Round Table dinner of the National Arts Club last night. He spoke on "Government Ownership versus Banking Control of the Railroads," and said that the former was preferable to the latter, but that the alternative he proposed was the best of all.

In introducing his subject, Mr. Untermyer asserted that, "Mr. Schiff to the contrary notwithstanding," J. P. Morgan & Co. and Kuhn, Loeb & Co., with the aid of their allied bankers and brokers, were in potential control of most of the great railroads and that other railroads were "drifting into their hands with such startling rapidity that unless something is promptly done to check the movement we shall be driven to Government ownership as the only refuge against the peril of this concentrated power."

The lawyer championed Government control by law, fashioned after that of England, and the establishment of the system of election by proxy by permitting even the smallest stockholder to vote by mail. Regarding banks' control, he said:

"It is a far more serious threat to democracy than would appear on the surface. It indirectly involves an autocracy over our industries and moneyed institutions, and a potential power over our political institutions that cannot be tolerated. It is not necessary to discuss the question of whether or not the power is at the moment wisely administered. We are no more prepared for an amiable despotism of that kind than for an hereditary aristocracy. Of the two I would prefer an aristocracy of blood that has no ambition other than the welfare of its subjects to an irresponsible aristocracy of power, the extent of whose purposes and ambitions, good or bad, knows no bounds."

Takes Issue with Schiff.

Mr. Untermyer explained that the small roads were "feeders" to the large roads and must have the good-will of the latter, and said that the real potential power over both the railroads and the banks and industries dependent on them lay in the source of control of the great railroad systems. Control ought to rest with the stockholders, he said, but in point of fact they were "a negligible quantity." To support his assertion that control of the railroads was concentrated in New York, Mr. Untermyer referred to the 1913 report of the Committee on Banking and Currency of the House of Representatives. Jacob H. Schiff, when called by that committee to comment on the concentration of railroad power in New York, he said, styled the whole subject "sheer nonsense."

"To his mind," said Mr. Untermyer, "that closes the situation. But the discussion has just begun, and it will continue until it is settled by an arbitrament higher than that of any one man, however eminent or well intentioned."

The present method of reorganization of insolvent railroads was one of the points which Mr. Untermyer said should be altered. He suggested that laws governing it should be fashioned after the English reconstruction laws.

"There have been 81,851 miles of road reorganized since 1890 in insolvency proceedings," he said, "of which over 60,000 miles was accomplished under the direction of these two banking houses, and that came under their domination as a result of reorganization. There are now 43,200 miles in the hands of receivers, or otherwise undergoing reorganization, adjustment or change of management, of which 31,000 miles and upward are definitely known as going under like control."

In spite of this bank control, Mr. Untermyer said, the persons in control seldom owned a great amount of stock, the great majority of the Directors being dummies, with sometimes only a single share to qualify them. This was due to the proxy system of voting for Directors, which, he contended, was the crux of the difficulty, rendered possible by a defect in corporation laws, which should be Federal instead of State laws. He explained that brokers gave proxies for stock they held for clients, without their clients' knowledge, and that the proxy of the small stockholder who could not get to the stockholders' meetings was obtained by the bankers. The stockholder never was told for what Director his proxy intended to vote, the speaker asserted.

Five Changes Suggested.

The patronage that could be dispensed by those controlling the railroads, he said, could make or unmake subsidiary industries. After dwelling on the defects of Government ownership, Mr. Untermyer stated:

"I insist, however, that there is another plain alternative by which we can escape both horns of the dilemma. That lies in more effective control of the railroads, by:

"1. (a) The enactment of a National Corporation law, under which all interstate corporations would be required to incorporate."

This law should also provide for minority representation, he said, dividing the stock into as many parts as there are Directors to be elected and giving the minority stockholders representatives on the board.

"(b) Proxy voting should be abolished. Stockholders should vote either in person or by mail and directly for the candidates, instead of entrusting their proxies to unknown men to vote for undisclosed candidates. The election should be under the supervision of the Interstate Commerce Commission.

"(c.) The management should nominate its candidates ninety days before the election. The stockholders should have the right to nominate thirty days before the election. The list of all candidates nominated on the various tickets should be sent to the stockholders, who should select their representatives.

"2. No securities should be issuable except with the approval of the Interstate Commerce Commission.

"3. There should be a separate law for the reorganization of insolvent corporations similar to the British 'Reconstruction Act' and to the law prevailing in Germany. It should provide for an official receiver to be appointed by the Interstate Commerce Commission, thus superseding the present scandalous methods of appointing receivers. The plan of the reorganization should be subject to the approval of the court and of the Interstate Commerce Commission.

"4. The funds of interstate railroad corporations should be deposited only in incorporated banks and not with private bankers.

Opposes Fiscal Agents.

"5. The system of fiscal agents should be abolished and the securites of corporations should be sold under proper safeguards by public offerings or by a form of competitive bidding to be prescribed by the Interstate Commerce Commission.

"With the inauguration of these reforms," said the speaker, "I believe that the development of our railroads will proceed with better satisfaction to the public than under Government ownership."

Debate on Mr. Untermyer's talk was invited, and Alexander Konta, Toastmaster and Chairman of the meeting, asked if it would be fair to the many foreign investors in American railroad stocks to surround their properties with so many new laws. Mr. Untermyer said that during recent years American railroad stocks have become very unpopular in Europe because of the methods by which the systems were governed, and that giving the foreign stockholders a right to vote directly and otherwise safeguarding their investments would tend to make these stocks far more attractive abroad.

Edison to Build a Benzol Plant.

Special to The New York Times.

PITTSBURGH, Jan. 31.—Thomas A. Edison will erect a benzol plant at Johnstown to extract from by-product of the coke made at the Cambria Steel plant. The output will amount to about 18,000 gallons a day.

ADVERTISEMENT. | ADVERTISEMENT.

"AS one woman remarked, you feel like dropping to your knees the moment you enter your pew at the Punch & Judy Theatre. But the next moment you are sitting up and laughing. It's a funny little house that would be famous by this time if it had been set down in Paris or London. And these Punch & Judy actors know how to do things. Clever people last night made 'The Clever Ones' thoroughly amusing. Alfred Sutro's clever comedy was capitally acted." Thus wrote Charles Darnton in The Evening World. It is only one of many expressions of praise for the most unique playhouse in the world, the PUNCH & JUDY THEATRE, under the direction of Charles Hopkins, on 49th Street, east of Broadway, and for Alfred Sutro's joyous comedy, "THE CLEVER ONES," seen there nightly at 8:30, with matinees Friday and Saturday at 2:30. Nowhere else in New York is there to be seen a more brilliant ensemble of actors. The cast includes Charles Hopkins, Edward Emery, Herbert Yost, Russ Whytal, Charles Hampden, John Rogers, Charles Dodsworth, Mrs. Hopkins, Louise Closser Hale, Annie Hughes, Beatrice Prentice and Vera Pole.

Laughs in plenty, a beautiful scenic production and exquisite gowns contribute to the enjoyment of an evening or matinee spent with "THE CLEVER ONES," the smartest comedy in town.

Orchestra seats are $1.00, $1.50 and $2.00. The boxes, nineteen of them, seat two, three, four or six persons, at $2.50 per chair. Telephone, Circle 238.

Hart Schaffner & Marx
Suits and Overcoats
$18.00

SUPPOSE we told you there was a $5 bill in the pocket of some of these garments; a $10 bill in others—would you come here tomorrow?

Answer this yourself—

WE KNOW you would. Now then—there is not $5 or $10 in currency but there *is* a whole lot more in value.

So much more indeed that if you knew how great these values actually are there would be thousands in line to-day.

Wallach Bros.

Two Broadway Stores: Broadway, Cor. 29th St. Broadway, below Chambers St.
Two Harlem Stores: Third Ave., Cor. 122d St. 246-248 West 125th St.

Remnant Sale Still On

Each day we are adding new and attractive suit ends—materials that sold at from $25 to $50. Values never duplicated excepting at our Remnant Sales.

Suit to Measure, $18

Evening Dress Suits, fine drapes—black or white silk waistcoat, if desired—to measure, $40. Tuxedo, $35.

Broadway & 9th St.
Arnheim

William Faversham
Famous Actor, says:

"A pipe of Tuxedo keeps me feeling physically fit and in good spirits, and, because it is mild and doesn't bite, it is pleasant to the throat and keeps my voice in good tone."

William Faversham

Tuxedo Keeps You Physically Fit

Every playgoer has remarked the virility and clean-cut vigor of William Faversham, both as an actor and as a man. No matter what part he is playing, he always presents a figure of alert strength and keen wits. His voice is especially engaging, clear, carrying and sonorous.

For Tuxedo tobacco to gain a testimonial from such a man, stating that it helps to keep him "physically fit and in good spirits" and keeps his voice "in good tone," goes far toward convincing you of Tuxedo's wholesome, all-round value to you.

Tuxedo
The Perfect Tobacco for Pipe and Cigarette

PATTERSON'S
Tuxedo
TOBACCO
SPECIALLY PREPARED FOR PIPE & CIGARETTE

Tuxedo will put snap and vim into *your* daily work. It's an inspiring tobacco that will keep you fit as a fiddle, full of zest, hearty and happy and hale. You can smoke it all day long, and each succeeding pipeful will glow with greater cheer.

The original, exclusive "Tuxedo Process" has many imitators—but *no equal.*

Try Tuxedo for a week, and you'll like it forever.

YOU CAN BUY TUXEDO EVERYWHERE
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The 2nd Biltmore Morning Musicale, THURSDAY, FEBRUARY 11, AT 11:30 (instead of Feb. 12, on account of holiday). The Most CELEBRATED ARTISTS of the Metropolitan Opera House will appear. Reserved seats at R. E. Johnston's Office, 1451 Broadway. Knabe Piano.

Aeolian Hall, Sat. Eve., Feb. 6, 8:15. Bauer and Casals Mgt. Loudon Charlton. Mason & Hamlin Piano.

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Tuesday, Feb. 2, at 3 P. M.
Bulah Gaylord Young......*Soprano*
Rose Bryant......*Contralto*
Charles Harrison......*Tenor*
Walden Laskey......*Baritone*
Mrs. Walden Laskey at the Piano
PROGRAM
1. (*a*) Elevation......*Chaminade*
(*b*) To a Water-Lily. *MacDowell*
(*c*) The Eagle......*MacDowell*
Homer E. Williams
With the aid of Chickering Grand Player Piano
2. Bella figlia dell amore, from "Rigoletto"......*Verdi*
Mrs. Young, Miss Bryant, Mr. Harrison, Mr. Laskey
3. Wotan's Abscheid and Fire Music from "Die Walkure"......*Wagner*
Mr. Laskey
4. Torna mia dire che m'ami, from "Don Pasquale"......*Donizetti*
Mrs. Young and Mr. Harrison
5. Duet—Samson and Delilah......*Saint-Saens*
Miss Bryant and Mr. Laskey
6. One Fine Day, from "Butterfly" (by request)......*Puccini*
Mrs. Young
7. Welte-Mignon Polonaise in E......*Liszt*
As played by Ferruccio Busoni
8. Che gelida manina, from "Boheme"......*Puccini*
Mr. Harrison
9. Barcarolle, from "Tales of Hoffmann"......*Offenbach*
Mrs. Young and Miss Bryant
10. Che faro senza Euridice, from "Orfeo"......*Gluck*
Miss Bryant
11. Now the night in starlit splendor, from "Lucia"......*Donizetti*
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Flora Hardie, Contralto
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Gerard Chatfield at the Pianola
1. Preludes, Op. 28......*Chopin*
(*a*) No. 8, F sharp minor
(*b*) No. 10, C sharp minor
(*c*) No. 11, Key B
(*d*) No. 17, A flat
(*e*) No. 19, E flat
Mr. Chatfield at the Pianola
2. The Golden Threshold (a Song-Cycle)......*Liza Lehmann*
Stanley Quartette
Mr. Chatfield at the Pianola
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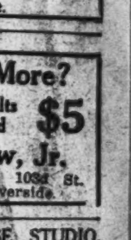

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